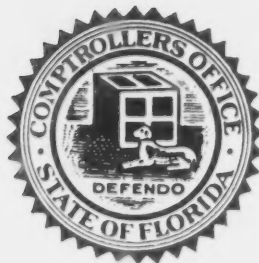


ANNUAL REPORT OF THE

DIVISION OF BANKING

Gerald Lewis, Comptroller
Department of Banking and Finance
State of Florida
1990



This document was promulgated at an annual cost of \$11,616.93 or \$11.92 per copy to provide detailed financial and statistical information regarding state-chartered banks, savings and loan associations, credit unions, and international banking corporations (F.S. 655.053).

Cover Photo Provided By the Florida Department of Commerce, Division of Tourism



GERALD LEWIS
COMPTROLLER OF FLORIDA

OFFICE OF COMPTROLLER
DEPARTMENT OF BANKING AND FINANCE
STATE OF FLORIDA

TALLAHASSEE
32399-0350

The Honorable Lawton Chiles
Governor
State Capitol
Tallahassee, Florida 32399-3100

Dear Governor Chiles:

In compliance with Section 655.053, Florida Statutes, I am pleased to submit the annual report of the Division of Banking for calendar year 1990.

The report includes historical and statistical information concerning banking in Florida and financial statements of the general condition of existing state financial institutions.

I trust that this report will be of assistance to you and the citizens of the State of Florida.

Sincerely,

GERALD LEWIS

GL/dr

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COMMISSIONERS OF BANKING

IN FLORIDA

1886-1990

	From	To
W. D. Barnes	1886	1891
W. D. Bloxham	1891	1897
W. H. Reynolds	1897	1901
A. C. Croom	1901	1912
W. V. Knot	1912	1917
Ernest Amos	1917	1933
J. M. Lee	1933	1947
C. M. Gay	1947	1955
Ray E. Green	1955	1965
Fred O. Dickinson, Jr.	1965	1975
Gerald Lewis	1975	

**DEPARTMENT OF BANKING AND FINANCE
ADMINISTRATIVE OFFICES**

GERALD LEWIS
Comptroller of Florida and
Head of the Department of Banking & Finance
Capitol Building
Tallahassee, Florida 32399-0350
(904) 488-0370, Suncom 278-0370

ASH WILLIAMS, JR.
Assistant Comptroller
Capitol Building
Tallahassee, Florida 32399-0350
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LARRY FUCHS
Deputy Comptroller
Banking and Securities
Capitol Building
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DIVISION OF BANKING OFFICES

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Director
Division of Banking
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WM. DOUGLAS JOHNSON
Assistant Director
Division of Banking
Capitol Building
Tallahassee, Florida 32399-0350
(904) 488-1111, Suncom 278-1111

O. Alex Hager
Chief, Bureau of Financial Institutions - District I
Credit Unions (904) 487-0570, Suncom 277-0570
Financial Institutions (904) 488-9570, Suncom 278-9570

Linda R. Townsend
Chief, Bureau of Financial Institutions - District II
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Wilbert O. Bascom
Chief, Bureau of International Banking
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Linda B. Charity
Chief, Bureau of Research, Planning and
Staff Development
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Orlando

Division of Banking
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Division of Banking
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Tampa

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West Palm Beach

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Jacksonville

Division of Banking
Richard P. Daniel Regional Center
111 East Coastline Drive, Room 640
Jacksonville, Florida 32202
(904) 359-6085, Suncom 826-6085

Pensacola

Division of Banking
160 Governmental Center, Suite 701
Pensacola, Florida 32501
(904) 436-8150, Suncom 695-8150

DIVISION OF BANKING PERSONNEL

ADMINISTRATIVE

Terence M. Straub	Director
Wm. Douglas Johnson	Assistant Director
Marilyn Meyers	Administrative Assistant
Kathy E. Ryan	Administrative Assistant
Eloise J. Berrieum	Staff Assistant

OFFICE OF LICENSING AND CHARTERING

Robert A. Tedcastle, II	Financial Administrator
Judy F. Graham	Financial Specialist
W. Bruce Ricca	Financial Specialist

BUREAU OF FINANCIAL INSTITUTIONS - DISTRICT I

O. Alex Hager	Chief
J. Steven Roddenberry	Financial Administrator
Sharon B. Whiddon	Financial Administrator
Wendy M. Capron	Financial Specialist
Jack D. Carleton	Financial Specialist
Rainey C. Gibson	Financial Specialist
William A. Lott	Financial Specialist
Julie P. Ballow	Staff Assistant
Carolyn A. King	Administrative Secretary
Heidi M. Dalton	Secretary Specialist

BUREAU OF FINANCIAL INSTITUTIONS - DISTRICT II

Linda R. Townsend	Chief
John G. Alcorn	Financial Administrator
Donald M. Kelly	Financial Administrator
Edward O. Stripling	Financial Control Analyst
David T. Burgess	Financial Specialist
James R. Dorsch	Financial Specialist
Christopher H. Lueck	Financial Specialist
Raymond G. Seymour	Financial Specialist
Patricia A. Colwell	Staff Assistant
Joan L. McLain	Administrative Secretary

BUREAU OF INTERNATIONAL BANKING

Wilbert O. Bascom	Chief
David N. Devick	Financial Administrator
Deryck E.W. Small	Financial Specialist
Larry S. Spikes	Financial Specialist
Hilda G. Walker	Financial Specialist
Wynell K. Dupree	Staff Assistant

BUREAU OF RESEARCH, PLANNING AND STAFF DEVELOPMENT

Linda B. Charity	Chief
Duane E. Risse	Financial Administrator
John A. Pullen	Financial Specialist
Susan Tedcastle	Financial Specialist
Sandra Y. Smith	Accounting Services Supervisor
Debra King	Office Automation Specialist
Michelle H. Oliver	Accountant
Linda L. Benton	Staff Assistant
Barbara H. King	Administrative Secretary
Kathy D. Culpepper	Fiscal Assistant
Patricia Y. Hinson	Fiscal Assistant
Jewel A. Kendrick	Fiscal Assistant

FIELD EXAMINATION SECTION Miami Area

Teresa De Los Rios	Area Financial Manager
Antonio Fernandez	Area Financial Manager
Eric H. Myers	Financial Control Analyst
Donald J. Carentz	Financial Examiner/Analyst Supervisor
Ingrid Gonzalez	Financial Examiner/Analyst Supervisor
Lewis G. Sellars	Financial Examiner/Analyst Supervisor
Roger Sicre	Financial Examiner/Analyst Supervisor
Karl Tofal	Financial Examiner/Analyst Supervisor
David Balkin	Financial Specialist
Scott F. Suits	Financial Specialist
Pedro C. Albea	Financial Examiner/Analyst
Soledad Balladares	Financial Examiner/Analyst
Robert L. Bolton	Financial Examiner/Analyst
John B. Brown	Financial Examiner/Analyst
John P. Brown	Financial Examiner/Analyst
Adam Compton	Financial Examiner/Analyst
Donald Connor	Financial Examiner/Analyst
Vincent R. Dixon	Financial Examiner/Analyst
Craig Epps	Financial Examiner/Analyst
Kathy Ferguson	Financial Examiner/Analyst
Bruce Hodgson	Financial Examiner/Analyst
Yolanda Lewis	Financial Examiner/Analyst
William J. McCoy	Financial Examiner/Analyst
Paul Muite	Financial Examiner/Analyst
Ana Munoz	Financial Examiner/Analyst
Daniel Reyes	Financial Examiner/Analyst
Darlene Rolle	Financial Examiner/Analyst
Morris Rothenberg	Financial Examiner/Analyst
Frank I. Seward	Financial Examiner/Analyst
R. Michael Todd	Financial Examiner/Analyst
Frank Torres	Financial Examiner/Analyst
Orlando Valdes	Financial Examiner/Analyst

Jacksonville Area

John J. Salem	Area Financial Manager
Michael E. Moss	Financial Examiner/Analyst Supervisor
Waundra B. Crumble	Financial Examiner/Analyst
James Johnson	Financial Examiner/Analyst
D. Davis Johnston	Financial Examiner/Analyst

West Palm Beach Area

David Batlie	Area Financial Manager
Stephen R. Kahler	Financial Control Analyst
Karen Kelley-Saline	Financial Examiner/Analyst Supervisor
M. Brock McSwain	Financial Examiner/Analyst Supervisor
John Treney	Financial Examiner/Analyst Supervisor
Michael Whalen	Financial Examiner/Analyst Supervisor
Keith Jasper	Financial Specialist
Dwight Manghue	Financial Specialist
Richard Childers	Financial Examiner/Analyst
Richard Hayward	Financial Examiner/Analyst
John Lulek	Financial Examiner/Analyst
Baber Malik	Financial Examiner/Analyst
Kevin M. Sacket	Financial Examiner/Analyst
Robert Schlusemeyer	Financial Examiner/Analyst
Colette Shander	Financial Examiner/Analyst
Howard Smith	Financial Examiner/Analyst
Vicki Williams	Financial Examiner/Analyst

Tampa Area

C. Benton Eisenbach, Jr.	Area Financial Manager
Larry Peters	Area Financial Manager
Charles Hernandez	Financial Examiner/Analyst Supervisor
Frank Suszynski	Financial Examiner/Analyst Supervisor
David Wendel	Financial Examiner/Analyst Supervisor
Robert Loper	Financial Specialist
Ralph Nastari	Financial Specialist
Dino Buccarelli	Financial Examiner/Analyst
Robert Cornell	Financial Examiner/Analyst
Pam G. Elkington	Financial Examiner/Analyst
C. Buddy Ford	Financial Examiner/Analyst
G. Nick Kall	Financial Examiner/Analyst
Charles H. Kindred	Financial Examiner/Analyst
Ray B. Kinsey	Financial Examiner/Analyst
David C. Molitor	Financial Examiner/Analyst
Rosemary Picanso	Financial Examiner/Analyst
Wanda Roberts	Financial Examiner/Analyst
John L. Rummenie	Financial Examiner/Analyst
Jose W. Vilches	Financial Examiner/Analyst
Elizabeth Williams	Financial Examiner/Analyst
William J. Yedkois	Financial Examiner/Analyst

Orlando Area

Donald C. Dotzler	Area Financial Manager
Curtis Granberry	Financial Examiner/Analyst Supervisor
Steve Stutzer	Financial Examiner/Analyst Supervisor
Walter E. Driggers	Financial Specialist
Douglas Heinz	Financial Specialist
Jamie N. Brown	Financial Examiner/Analyst
Richard Hicks	Financial Examiner/Analyst
Julie A. Knight	Financial Examiner/Analyst
Susan E. Yeilding	Financial Examiner/Analyst

Tallahassee Area

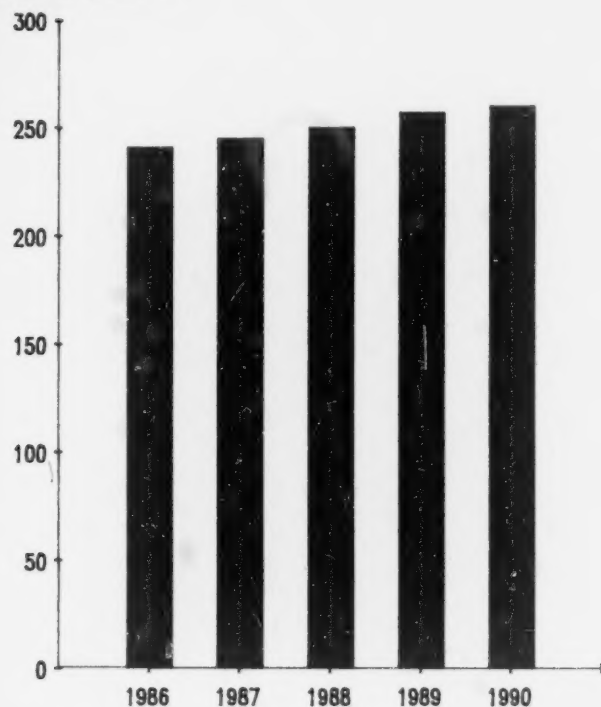
Michael R. James	Area Financial Manager
George Tucker	Financial Examiner/Analyst Supervisor
P. Greg Robichaud	Financial Specialist
Amy Armstrong	Financial Examiner/Analyst
Willie Barnes	Financial Examiner/Analyst
Gayle Cox	Financial Examiner/Analyst
Rob Moran	Financial Examiner/Analyst
Claudia Sachs	Financial Examiner/Analyst

Pensacola Area

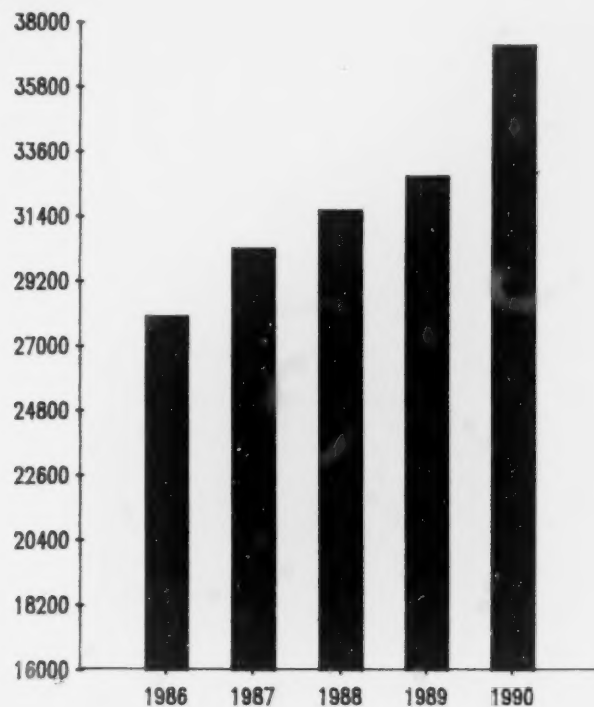
James Goodson	Area Financial Manager
J. Steve Burks	Financial Examiner/Analyst Supervisor
Peggy H. Green	Financial Specialist
Jay Beaudoin	Financial Examiner/Analyst
James Esry	Financial Examiner/Analyst
Ralph S. Merrill	Financial Examiner/Analyst

STATE COMMERCIAL BANKS AND TRUST COMPANIES

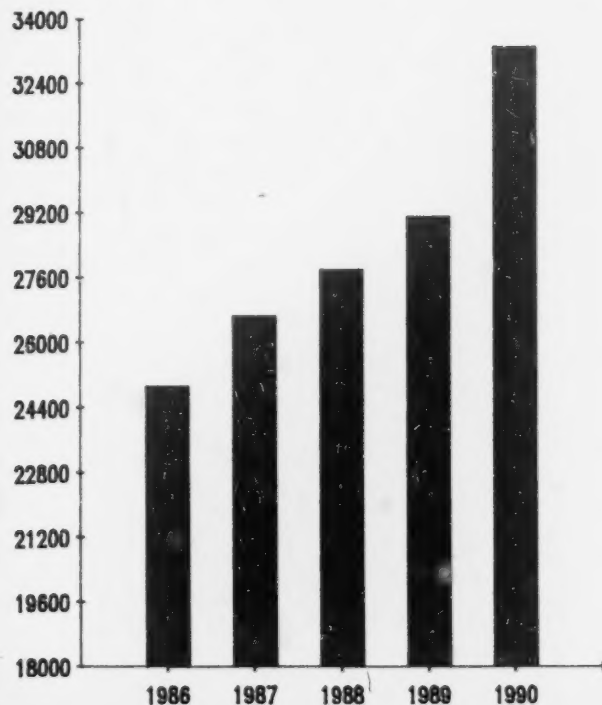
COMMERCIAL BANKS AND TRUST COMPANIES
NUMBER OF INSTITUTIONS



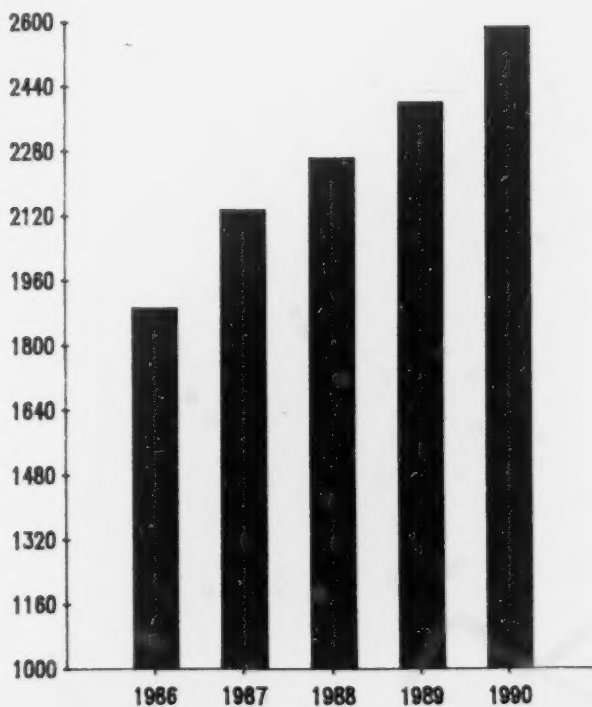
ASSETS
\$ MILLIONS



DEPOSITS
\$ MILLIONS



EQUITY CAPITAL
\$ MILLIONS



STATISTICS REGARDING STATE COMMERCIAL BANKS AND TRUST COMPANIES IN FLORIDA

At Five Year Intervals, 1895 - 1980

Yearly Since 1980

(In thousands of dollars)

Year	# of Banks	Total Assets	Total Capital Accounts	Total Loans	Total Deposits	DEPOSITS**		PERCENT OF TOTAL	
						Non-Interest Bearing	Interest Bearing	Non-Interest Bearing	Interest Bearing
1895	21	\$ 1,692	\$ 666	\$ 943	\$ 974				
1900	22	4,510	1,006	2,637	3,408				
1905	41	14,338	3,222	10,291	10,291				
1910	113	27,599	5,607	17,711	20,884				
1915	192	42,656	9,811	26,280	30,527				
1920	212	114,374	13,272	71,347	95,349				
1925	271	539,101	33,427	309,492	501,553				
1930	151	92,928	16,422	38,534	70,235				
1935	102	64,276	9,768	13,662	53,552				
1940	114	116,169	14,233	31,285	101,545				
1945	112	450,838	20,135	36,851	430,256				
1950	130	619,824	37,603	128,517	580,607				
1955	146	1,138,114	67,726	329,340	1,064,763				
1960	181	1,781,837	139,368	711,387	1,620,185				
1965	243	2,571,685	216,444	1,139,398	2,541,195	1,457,951	1,083,244	57.4	42.6
1970	282	5,603,445	425,945	2,668,971	4,996,082	2,481,798	2,514,284	49.7	50.3
1975	449	11,757,147	989,185	5,860,781	10,346,695	4,100,896	6,245,799	39.6	60.4
1980	358	22,416,088	1,679,111	10,380,658	17,942,643	6,670,836	11,271,807	37.2	62.8
1981	321	21,303,799	1,609,024	10,423,906	17,991,930	5,514,749	12,477,181	30.7	69.3
1982	297	20,912,278	1,570,467	9,978,160	18,175,117	4,619,995	13,555,122	25.4	74.6
1983	274	22,940,431	1,678,551	11,152,310	20,212,039	5,175,694	15,036,345	25.6	74.4
1984	256	23,186,313	1,636,747	12,568,673	20,319,366	6,077,469	14,241,897	29.9	70.1
1985	251	24,160,155	1,627,920	13,372,532	21,321,726	4,255,800	17,065,926	20.0	80.0
*1986	241	28,055,385	1,896,402	16,174,559	24,948,617	4,840,608	20,108,009	19.4	80.6
*1987	246	30,362,358	2,136,083	18,647,857	26,683,250	4,413,764	22,269,486	16.5	83.5
*1988	251	31,658,397	2,264,319	19,950,857	27,831,065	4,388,796	23,442,269	15.8	84.2
*1989	258	32,801,720	2,402,253	21,338,510	29,128,762	4,241,164	24,887,598	14.6	85.4
*1990	261	37,247,099	2,587,920	23,793,359	33,324,544	4,502,185	28,822,359	13.5	86.5

* Does not include nondescript trust companies or industrial savings banks.

** Prior to 1986, the categories of interest and noninterest were identified as "time" and "demand" respectively.

STATE BANKS IN LIQUIDATION
BALANCE SHEET
December 31, 1990

	Bank Of Lake Helen	Sunshine State Bank	The Trust Bank	Interstate Bank Of Commerce
<u>ASSETS</u>				
Cash	206	6,175	4,805	534
Investments	809,037	5,161,961	2,714,584	404,333
Due From FDIC	0	0	0	0
Receivables/Advances	0	2,175,717	413,173	0
Assets In Liquidation:				
Loans	0	16,590,394	19,818,922	1,135,102
Securities	0	0	0	0
Real Estate Mortgages	0	2,780,276	4,268,528	404,825
Owned Assets	0	2,255,194	2,757,668	110,105
Other Assets/Judgements	0	21,642,350	1,812,382	80,946
Total Assets	809,243	50,612,067	31,790,062	2,135,845
<u>LIABILITIES</u>				
Accts. Payable/Accrued Liab.	0	3,880	22,395	13,802
Trustee For Owner	0	109,049	133,238	0
Payments In Process	0	316,347	111,837	6,649
Liabilities In Liquidation				
Preferred & Secured Claims	0	0	0	0
Common Claims	0	69,336,832	28,602,653	2,964,519
Unproved Claims	0	581,197	1,032,322	68,774
Due To FDIC	0	536,847	996,850	156,208
Contingent Liabilities	0	0	0	0
Total Liabilities	0	70,884,152	30,899,295	3,209,952
<u>EQUITIES</u>				
Original Equity, Net Of Adj.	782,268	10,738,646	(1,540,448)	(373,191)
Premiums Paid/Received	0	0	2,500,000	0
Income (Loss) Of Liquidation:				
Beginning Balance	21,888	(30,795,435)	83,920	(694,689)
Inc./Dec. Current Period	5,087	(215,296)	(152,705)	(6,228)
Ending Balance	26,975	(31,010,731)	(68,785)	(700,917)
Adjustments For Liquidation	0	0	0	0
Total Equities	809,243	(20,272,085)	890,767	(1,074,108)
Total Liabilities & Equities	809,243	50,612,067	31,790,062	2,135,844

CHANGES IN NUMBER OF STATE-CHARTERED COMMERCIAL BANKS

December 31, 1989

Total number of state banks and trust companies	258*
New commercial state banks and trust companies opened	+6
State banks that merged into existing state banks	-2
State banks that merged into national banks	-1
State banks closed	-6
State savings & loan associations that converted to state banks	+5
Federal savings and loan associations that converted to state banks	+1
Net Change	+3

December 31, 1990

Total number of state banks and trust companies	261*
---	------

* Does not include nondeposit trust companies.

NEW COMMERCIAL STATE BANKS AND TRUST COMPANIES OPENED

No.	Name of Bank	Total Capital	Date Opened
997	Drummond Community Bank, Chiefland	\$2,273,639	01/12/90
999	Tomoka State Bank, Ormond Beach	4,071,000	05/04/90
1002	Bank of North America, Miami	5,000,000	06/15/90
1004	SouthTrust Bank of Orlando, Winter Park	3,101,000	07/30/90
1006	First Bank of Tallahassee, Tallahassee	4,186,302	10/15/90
1007	Fidelity Bank of Florida, Merritt Island	3,550,526	11/26/90

STATE BANKS THAT MERGED INTO EXISTING STATE BANKS

833	Barnett Bank of St. Lucie County, Port St. Lucie, merged into Barnett Bank of the Treasure Coast, Port St. Lucie, (charter number 680), on June 22, 1990, with title "Barnett Bank of the Treasure Coast."
700	SouthTrust Bank of Volusia County, Deland, merged into SouthTrust Bank of West Volusia, Deland, (charter number 852), on December 31, 1990, with title "SouthTrust Bank of Volusia County."

STATE BANKS THAT MERGED INTO NATIONAL BANKS

761	SafraBank, Miami, merged into SafraBank II, N.A., Miami, on December 28, 1990.
-----	--

NATIONAL BANKS THAT MERGED INTO STATE BANKS

Barnett Bank of Suwannee Valley, N.A., Live Oak, merged into Barnett Bank of North Central Florida, Lake City, (charter number 43), on May 18, 1990, with title "Barnett Bank of North Central Florida."

MERGERS INVOLVING SUCCESSOR INSTITUTIONS

- 668 Pensacola Interim Bank (a successor institution) merged into Bank of Pensacola, Pensacola, (charter number 668), on February 9, 1990, with title "Bank of Pensacola."
- 212-T Citizens and Southern Interim Bank of the Keys (successor institution) merged into The Marine Bank of Monroe County, Marathon, (charter number 212-T), on May 1, 1990, with title "The Citizens and Southern Bank of Monroe County."

STATE SAVINGS AND LOAN ASSOCIATIONS THAT CONVERTED TO STATE COMMERCIAL BANKS

- 998 Guardian Savings and Loan Association, Ft. Lauderdale, converted to a state-chartered commercial bank on May 3, 1990, with title "Guardian Bank."
- 1001 Union Savings Bank of Florida, Lauderhill, converted to a state-chartered commercial bank on June 1, 1990, with title "Union Bank of Florida."
- 1003 Surety Building and Loan Association, Deland, converted to a state-chartered commercial bank on July 17, 1990, with title "Surety Bank."
- 1005 Destin Savings Bank, Destin, converted to a state-chartered commercial bank on August 3, 1990, with title "Destin Bank."
- 1008 Community Savings Bank, Jacksonville, converted to a state-chartered commercial bank on December 27, 1990, with title "Community First Bank."

FEDERAL SAVINGS AND LOAN ASSOCIATIONS THAT CONVERTED TO STATE COMMERCIAL BANKS

- 1000 Mercantile Federal Savings Bank, St. Petersburg, converted to a state-chartered commercial bank on May 15, 1990, with title "Mercantile Bank."

CHANGES TO BANK NAME

- 521 Citizens and Southern Bank, Neptune Beach, changed its name to "The Citizens and Southern Bank of Duval County" on January 29, 1990.
- 860 First American Bank of Martin County, Palm City, changed its name to "First Marine Bank of Florida" on February 28, 1990.
- 212-T The Marine Bank of Monroe County, Marathon, changed its name to "The Citizens and Southern Bank of Monroe County" on May 1, 1990.
- 43 Barnett Bank of Columbia County, Lake City, changed its name to "Barnett Bank of North Central Florida" on May 18, 1990.
- 680 Barnett Bank of Indian River County, Vero Beach, changed its name to "Barnett Bank of the Treasure Coast" on June 22, 1990.
- 799 Kingsley Bank, Middleburg, changed its name to "First Performance Bank" on July 1, 1990.

STATE BANKS CLOSED

- 565 CreditBank, Coral Gables, was closed on January 26, 1990, and was acquired by Capital Bank, Miami.
- 900 Commerce Bank of Tampa, Tampa, was closed on February 2, 1990, and was acquired by Southern Exchange Bank, Tampa.
- 901 Imperial Bank, Miami, was closed on March 30, 1990, and was acquired by Commercebank, N.A., Miami.
- 869 Tucker State Bank of Jacksonville, Jacksonville, was closed on May 4, 1990, and was acquired by Barnett Bank of Jacksonville, N.A., Jacksonville.
- 855 Bank M, Miami, was closed on June 15, 1990, and was acquired by Bank of North America, Miami.
- 868 First Commercial Bank of Florida, Boca Raton, was closed on December 14, 1990, and was acquired by Bank of North America, Miami.

STATE BANKS THAT ACQUIRED TRUST POWERS

- 755 SouthTrust Bank of Pinellas County, St. Petersburg, acquired trust powers on August 31, 1990, (charter number 226-T).

NEW COMMERCIAL STATE BANKS AND TRUST COMPANIES OPENED BY YEAR

Year	Number
1965	10
1966	3
1967	2
1968	6
1969	9
1970	19
1971	26
1972	30
1973	48
1974	51
1975	21
1976	3
1977	3
1978	2
1979	8
1980	3
1981	4
1982	7
1983	9
1984	17
1985	20*
1986	16*
1987	26*
1988	19*
1989	18*
1990	6*

*Does not include nondeposit trust companies.

STATE BANK MEMBERS OF FEDERAL RESERVE

at December 31, 1990

935	Admiralty Bank	Palm Beach Gardens
214-T	American Bank and Trust	Pensacola
216-T	American Bank & Trust of Polk County	Lake Wales
917	Bank of Bradenton	Bradenton
893	Bank of St. Petersburg	St. Petersburg
941	Banyan Bank	Boca Raton
927	Boca Bank	Boca Raton
891	Carney Bank	Boynton Beach
877	Central Bank	Miami
969	Citizens Bank of Live Oak	Live Oak
903	Citizens First Bank of Ocala	Ocala
902	City Bank of Tampa	Tampa
308	Columbia Bank	Tampa
812	Commercial Bank of Florida	Miami
886	Commercial State Bank of Orlando	Orlando
971	Community Bank of Charlotte	Port Charlotte
957	Countryside Bankers	Clearwater
823	Dadeland Bank	Miami
942	Emerald Coast State Bank	Ft. Walton Beach
932	Equitable Bank	North Miami Beach
914	Family Bank of Hallandale	Hallandale
879	First American Bank of Indian River County	Vero Beach
258	First Bank of Crestview	Crestview
222-T	First Bank & Trust Company	Tampa
964	First Central Bank	St. Petersburg
948	First Community Bank of Orange City	Orange City
836	First Independence Bank of Florida	Ft. Myers
715	First Navy Bank	Pensacola
947	First Southern Bank	Boca Raton
954	First United Bank	Boca Raton
930	First Western Bank	Cooper City
990	Flamingo Bank	Pembroke Pines
952	Florida First International Bank	Hollywood
966	Friendship Community Bank	Ocala
892	Grovetown Bank	Miami
944	Guaranty Bank of Southwest Florida	Venice
925	Gulf Bank of Dunedin	Dunedin
878	Gulf Bank	Miami
853	Independent Bankers' Bank of Florida	Orlando
911	Indian Rocks State Bank	Largo
867	Jefferson Bank	Lauderdale Lakes
880	Mega Bank	Miami
884	Mercantile Bank of Naples	Naples
865	Merchant Bank of Florida	Brandon
871	Metro Bank of Dade County	Miami
811	Plaza Bank of Miami	Miami
890	Prime Bank	Boynton Beach
870	SeaFirst Bank	Port St. Lucie
226-T	SouthTrust Bank of Pinellas County	St. Petersburg
939	SouthTrust Bank of Tampa	Tampa
68-T	Sun Bank of Ocala	Ocala
208-T	Sun Bank of Tampa Bay	Tampa
773	Tallahassee State Bank	Tallahassee
946	Terrace Bank of Florida	Tampa
876	TransAtlantic Bank	Miami
975	United American Bank of Central Florida	Maitland
818	United Bank of Pinellas	St. Petersburg
955	United Citizens Bank of Alachua County	Alachua
963	West Coast Bank	Sarasota

STATE-CHARTERED COMMERCIAL BANKS AND TRUST COMPANIES
CHANGES TO COMMON STOCK
 (All amounts are in thousands)

Charter Number	Name	Amount of Increase/ (Decrease)
917	Bank of Bradenton	\$ 142
857	Barnett Bank of the Keys	8,900
680	Barnett Bank of the Treasure Coast	650
927	Boca Bank	1
891	Carney Bank	496
951	Charlotte State Bank	4
812	Commercial Bank of Florida	219
886	Commercial State Bank of Orlando	154
850	Commercial Trust Bank	259
887	Community Bank of Homestead	1,446
932	Equitable Bank	19
702	Espirito Santo Bank of Florida	8,600
914	Family Bank of Hallandale	225
879	First American Bank of Indian River County	36
296	First Bank of Clewiston	307
306	First Bank of Immokalee	168
950	First Coast Community Bank	50
993	First Commercial Bank of Tampa	3
948	First Community Bank of Orange City	18
968	First Seminole Bank	2
973	First State Bank of Sarasota	84
990	Flamingo Bank	576
892	Grovesgate Bank	279
925	Gulf Bank of Dunedin	1
996	Helm Bank	500
899	Highlands Independent Bank	10
972	Independent Bank of Ocala	(20)
461	Intercontinental Bank	8,711
967	Lake State Bank	1
907	Manufacturers Bank of Florida	373
924	Marine Bank	50
880	Mega Bank	1,093
884	Mercantile Bank of Naples	418
693	North Ridge Bank	240
923	Plant State Bank	1,092
710	Popular Bank of Florida	4
864	Prosperity Bank of St. Augustine	173
918	Regent Bank	1
898	Reliance Bank of Florida	24
217-T	Republic Bank	5
965	South Florida Bank	1,434
936	Southern Commerce Bank	489
977	Southern Exchange Bank	772
686	The Bank of Tampa	400
212-T	The Citizens and Southern Bank of Monroe County	(946)
768	Tri-County Community Bank of Lough Acres	97
905	University State Bank	1
963	West Coast Bank	12

STATE-CHARTERED COMMERCIAL BANKS AND TRUST COMPANIES
TOP TWENTY BANKS AT DECEMBER 31, 1990
 (All amounts are in thousands)

Name of Bank	City	Assets
Barnett Bank of Pinellas County	St. Petersburg	\$2,774,730
Barnett Bank of Palm Beach County	West Palm Beach	2,755,343
Barnett Bank of Southwest Florida	Sarasota	1,827,525
Sun Bank of Tampa Bay	Tampa	1,493,664
Barnett Bank of Volusia County	DeLand	1,318,468
Capital Bank	Miami	1,070,041
AmSouth Bank of Florida	Pensacola	961,579
Barnett Bank of Pasco County	Holiday	949,123
Barnett Bank of Polk County	Lakeland	875,804
Barnett Bank of Naples	Naples	733,758
Sun Bank of Volusia County	Daytona Beach	683,166
Ocean Bank	Miami	656,245
Barnett Bank of the Treasure Coast	Vero Beach	594,581
Intercontinental Bank	Miami	593,281
Sun Bank and Trust Company	Brooksville	578,927
Peoples Bank of Lakeland	Lakeland	532,188
Sun Bank of Ocala	Ocala	491,217
Barnett Bank of Tallahassee	Tallahassee	480,802
Barnett Bank of Highlands County	Sebring	423,819
Barnett Bank of St. Johns County	St. Augustine	419,721

STATE-CHARTERED COMMERCIAL BANKS AND TRUST COMPANIES
TOP TWENTY INDEPENDENT BANKS AT DECEMBER 31, 1990
 (All amounts are in thousands)

Name of Bank	City	Assets
Capital Bank	Miami	\$1,070,041
Ocean Bank	Miami	656,245
Intercontinental Bank	Miami	593,281
Peoples Bank of Lakeland	Lakeland	532,188
Orange Bank	Ocoee	240,620
Community First Bank	Jacksonville	239,725
Coconut Grove Bank	Miami	218,265
Suburban Bank	Lake Worth	213,687
First Performance Bank	Middleburg	212,206
The American Bank of the South	Merritt Island	204,586
Republic Bank	Clearwater	190,910
The Beach Bank of Vero Beach	Vero Beach	181,867
Citrus and Chemical Bank	Bartow	175,437
The Bank of Tampa	Tampa	175,152
Ready State Bank	Hialeah	174,665
Community Bank of Homestead	Homestead	173,415
TIB Bank of the Keys	Key Largo	171,737
Bay Bank & Trust Company	Panama City	159,746
American Bank of Hollywood	Hollywood	158,786
Espirito Santo Bank of Florida	Miami	153,950

SELECTED BALANCE SHEET ITEMS BY COUNTY
STATE-CHARTERED COMMERCIAL BANKS AND TRUST COMPANIES*

DECEMBER 31, 1990

(All amounts are in thousands)

County	Net Loans	Total Assets	Total Deposits	Total Capital	Net Income	Total Institutions
Alachua	204,383	328,398	295,958	25,191	2,872	5
Baker	38,498	65,745	58,531	6,623	942	1
Bay	245,463	379,692	332,918	34,662	3,691	2
Bradford	13,662	26,706	22,978	3,421	188	1
Brevard	146,602	268,198	240,559	23,100	1,461	3
Broward	522,129	867,235	770,474	62,044	(9,420)	14
Calhoun	10,296	26,104	24,095	1,803	163	1
Charlotte	85,600	111,885	97,434	13,655	346	4
Citrus	55,028	395,486	364,885	28,815	3,389	3
Clay	111,546	275,949	246,122	27,492	(770)	3
Collier	668,910	860,003	778,440	47,924	6,658	5
Columbia	226,068	324,519	305,232	16,860	2,141	2
Dade	2,550,517	4,759,632	4,171,563	343,166	19,813	28
De Soto	49,284	85,277	77,281	7,579	1,126	1
Duval	292,337	556,642	483,254	56,619	(6,357)	5
Escambia	1,126,748	1,799,386	1,626,522	126,561	10,362	11
Franklin	28,913	51,469	46,360	4,887	145	2
Gadsden	71,675	124,667	112,450	10,531	1,589	3
Gilchrist	28,515	52,774	47,885	4,443	502	2
Gulf	11,282	21,622	18,762	1,800	119	1
Hardee	103,733	169,408	147,360	21,092	2,906	1
Hendry	91,589	154,774	137,474	11,100	1,301	2
Hernando	416,898	600,857	552,805	42,385	6,663	2
Highlands	346,241	457,274	414,697	31,529	2,409	2
Hillsborough	1,636,016	2,687,539	2,374,677	212,975	11,597	21
Holmes	17,278	56,509	49,281	6,530	768	1
Indian River	543,256	803,075	749,157	47,541	4,264	3
Jackson	188,076	333,509	297,693	32,226	4,077	5
Jefferson	30,918	54,674	47,952	4,618	596	1
Lafayette	8,465	26,178	23,876	1,828	124	1
Lake	107,584	191,805	170,680	19,438	1,484	3
Lee	154,994	225,746	202,944	20,365	1,586	4
Leon	314,971	523,262	430,078	29,368	4,606	3
Levy	95,598	163,537	144,493	15,093	1,217	3
Liberty	15,950	21,536	19,243	2,083	223	1
Madison	20,818	43,173	39,437	3,213	357	1
Manatee	57,347	92,067	82,439	7,476	40	3
Marion	401,596	720,582	663,062	52,820	5,037	6

SELECTED BALANCE SHEET ITEMS BY COUNTY
STATE-CHARTERED COMMERCIAL BANKS AND TRUST COMPANIES*

DECEMBER 31, 1990

(All amounts are in thousands)

County	Net Loans	Total Assets	Total Deposits	Total Capital	Net Income	Total Institutions
Martin	86,923	118,500	109,452	7,453	(493)	3
Monroe	579,779	899,925	780,479	75,589	8,943	4
Nassau	85,326	119,469	95,152	7,529	1,645	2
Okaloosa	369,862	559,097	502,036	46,695	1,765	7
Okeechobee	139,080	185,006	170,245	10,087	2,470	1
Orange	407,849	611,620	532,877	54,895	3,715	8
Osceola	28,725	50,451	46,573	3,659	(588)	2
Palm Beach	2,486,122	3,822,160	3,434,573	246,460	14,537	18
Pasco	974,342	1,378,907	1,286,656	68,630	(3,832)	5
Pinellas	2,760,024	3,864,423	3,459,696	216,511	12,622	17
Polk	1,022,257	1,779,639	1,580,171	135,804	14,114	7
Putnam	9,375	14,166	12,603	1,507	(176)	1
Sarasota	1,575,927	1,961,512	1,789,520	112,173	4,745	5
Seminole	43,915	112,801	98,049	13,002	831	3
St. Johns	341,565	458,831	409,064	28,296	6,719	2
St. Lucie	6,657	11,521	11,861	(493)	(1,337)	1
Suwannee	22,413	42,233	36,570	4,912	458	2
Taylor	27,636	41,536	37,078	3,819	259	1
Union	15,666	37,478	32,966	4,213	(64)	1
Volusia	1,384,277	2,394,168	2,160,543	131,721	20,161	8
Wakulla	38,897	64,912	59,417	4,779	665	2
Walton	6,680	11,850	9,912	1,823	144	1
State Totals	23,452,081	37,247,099	33,324,544	2,587,920	175,518	261

* Does not include non-deposit trust companies.

STATE-CHARTERED COMMERCIAL BANKS AND TRUST COMPANIES
COMPARATIVE STATEMENT OF CONDITION
(All amounts are in thousands)

	December 31, 1990	December 31, 1989	Percent Change
<u>ASSETS</u>			
CASH & BALANCES DUE FROM BANKS	2,450,372	2,089,812	17.25%
SECURITIES	7,641,566	6,229,628	22.66%
FEDERAL FUNDS SOLD & SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	1,648,247	1,778,023	-7.30%
TOTAL LOANS & LEASES	23,793,358	21,338,510	11.50%
LESS ALLOWANCE FOR LOAN & LEASE LOSSES	341,277	280,198	21.80%
NET LOANS	23,452,081	21,058,312	11.37%
PREMISES & FIXED ASSETS	830,916	750,686	10.69%
OTHER REAL ESTATE OWNED	414,386	256,255	61.71%
OTHER ASSETS	809,531	639,004	26.69%
TOTAL ASSETS	37,247,099	32,801,720	13.55%
<u>LIABILITIES</u>			
TOTAL DEPOSITS	33,324,544	29,128,762	14.40%
FEDERAL FUNDS PURCHASED & SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	825,741	854,570	-3.37%
DEMAND NOTES PAYABLE TO THE U.S. TREASURY	85,032	47,987	77.20%
OTHER LIABILITIES	423,862	368,148	15.13%
TOTAL LIABILITIES	34,659,179	30,399,467	14.01%
<u>EQUITY CAPITAL</u>			
PREFERRED STOCK	9,471	4,956	91.10%
COMMON STOCK	457,945	412,324	11.06%
SURPLUS	1,185,347	1,011,712	17.16%
UNDIVIDED PROFITS & CAPITAL RESERVES	935,157	973,261	-3.92%
TOTAL EQUITY CAPITAL	2,587,920	2,402,253	7.73%
TOTAL LIABILITIES & CAPITAL	37,247,099	32,801,720	13.55%
Number of Institutions	261	258	

STATE-CHARTERED COMMERCIAL BANKS AND TRUST COMPANIES
COMPARATIVE STATEMENT OF INCOME
(All amounts are in thousands)

	December 31, 1990	December 31, 1989	Percent Change
<u>OPERATING INCOME</u>			
INTEREST & FEES ON LOANS	2,508,233	2,268,745	10.56%
INTEREST ON SECURITIES	605,876	526,782	15.01%
INTEREST ON FEDERAL FUNDS SOLD & SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	156,482	150,330	4.09%
ALL OTHER INTEREST INCOME	28,035	23,881	17.39%
INCOME FROM SERVICE CHARGES	174,795	147,879	18.20%
OTHER NONINTEREST INCOME	195,226	183,749	6.25%
TOTAL OPERATING INCOME	3,668,647	3,301,366	11.13%
<u>OPERATING EXPENSES</u>			
INTEREST EXPENSE ON DEPOSITS	1,850,667	1,638,035	12.98%
EXPENSE OF FEDERAL FUNDS PURCHASED & SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	70,532	78,559	-10.22%
EXPENSE ON BORROWED MONEY	7,969	4,675	70.46%
EXPENSE ON MORTGAGE DEBT	2,042	2,145	-4.80%
EXPENSE OF SUBORDINATED DEBT	1,185	1,069	10.85%
SALARIES & EMPLOYEE BENEFITS	514,806	473,273	8.78%
PREMISES & FIXED ASSETS EXPENSE	205,211	175,141	17.17%
OTHER NONINTEREST EXPENSE	543,528	481,435	12.90%
PROVISION FOR LOAN & LEASE LOSSES	242,868	166,180	46.15%
TOTAL OPERATING EXPENSE	3,438,808	3,020,512	13.85%
 GAIN (LOSS) ON SECURITIES	 420	 (796)	 152.76%
NET INCOME BEFORE TAXES	230,259	280,058	-17.78%
 TAXES ON OPERATING INCOME	 58,773	 83,209	 -29.37%
INCOME BEFORE EXTRAORDINARY ITEMS	171,486	196,849	-12.88%
 NET EXTRAORDINARY ITEMS	 4,032	 1,380	 192.17%
NET INCOME	175,518	198,229	-11.46%
 Number of Institutions	 261	 258	

STATE-CHARTERED COMMERCIAL BANKS AND TRUST COMPANIES
COMPOSITE STATEMENT OF CONDITION BY ASSET SIZE

DECEMBER 31, 1990

(All amounts are in thousands)

	All Banks		Under 25 Million		25 - 50 Million		50 - 100 Million		100 - 500 Million		500 - 1 Billion		Over 1 Billion	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
ASSETS														
CASH & BALANCES DUE FROM BANKS	2,450,372	6.58%	71,395	7.27%	195,276	7.26%	220,152	6.02%	869,709	7.55%	413,712	5.78%	680,128	6.05%
SECURITIES	7,641,566	20.52%	202,321	20.60%	593,711	22.07%	863,104	23.58%	2,456,422	21.33%	1,490,050	20.81%	2,035,958	18.11%
FEDERAL FUNDS SOLD & SECURITIES PURCHASED	1,648,247	4.43%	114,710	11.68%	230,545	8.57%	272,256	7.44%	648,686	5.63%	188,250	2.63%	193,800	1.72%
TOTAL LOANS & LEASES	23,793,358	63.88%	542,728	55.27%	1,563,379	58.11%	2,163,802	59.13%	7,024,478	60.99%	4,757,469	66.46%	7,741,502	68.88%
LESS ALLOWANCE FOR LOAN LOSSES	341,277	0.92%	7,675	0.78%	22,139	0.82%	29,271	0.80%	103,614	0.90%	81,258	1.14%	97,320	0.87%
NET LOANS	23,452,081	62.96%	535,053	54.49%	1,541,240	57.29%	2,134,531	58.33%	6,920,864	60.09%	4,676,211	65.32%	7,644,182	68.01%
PREMISES & FIXED ASSETS	830,916	2.23%	34,983	3.56%	61,575	2.29%	77,363	2.11%	248,528	2.16%	160,748	2.25%	247,719	2.20%
OTHER REAL ESTATE OWNED	414,386	1.11%	8,697	0.89%	24,279	0.90%	35,262	0.96%	124,018	1.08%	104,423	1.46%	117,707	1.05%
OTHER ASSETS	809,531	2.17%	14,853	1.51%	43,487	1.62%	56,982	1.56%	248,674	2.16%	125,258	1.75%	320,277	2.86%
TOTAL ASSETS	37,247,099	100.00%	982,012	100.00%	2,690,113	100.00%	3,659,650	100.00%	11,516,901	100.00%	7,158,652	100.00%	11,239,771	100.00%
LIABILITIES														
TOTAL DEPOSITS	33,324,544	89.47%	834,308	84.96%	2,396,346	89.08%	3,247,316	88.73%	10,272,818	89.20%	6,534,380	91.28%	10,039,376	89.32%
FEDERAL FUNDS PURCHASED & SECURITIES SOLD	825,741	2.22%	5,865	0.60%	20,726	0.77%	77,042	2.11%	215,535	1.87%	104,537	1.46%	402,036	3.58%
DEMAND NOTES PAYABLE TO THE U.S. TREASURY	85,032	0.23%	569	0.06%	933	0.03%	2,411	0.07%	17,298	0.15%	19,489	0.27%	44,332	0.39%
OTHER LIABILITIES	423,862	1.13%	10,766	1.09%	28,636	1.07%	45,438	1.24%	145,765	1.27%	67,121	0.94%	126,136	1.12%
TOTAL LIABILITIES	34,659,179	93.05%	851,508	86.71%	2,446,641	90.95%	3,372,207	92.15%	10,651,416	92.49%	6,725,527	93.95%	10,611,880	94.41%
EQUITY CAPITAL														
PREFERRED STOCK	9,471	0.03%	0	0.00%	4,880	0.18%	3,100	0.08%	0	0.00%	1,491	0.02%	0	0.00%
COMMON STOCK	457,945	1.23%	74,928	7.63%	96,076	3.57%	96,213	2.63%	125,361	1.09%	41,966	0.59%	23,401	0.21%
SURPLUS	1,185,347	3.18%	62,802	6.40%	101,573	3.78%	129,044	3.53%	400,886	3.48%	215,685	3.01%	275,357	2.45%
UNDIVIDED PROFITS & CAPITAL RESERVES	935,157	2.51%	(7,226)	-0.74%	40,943	1.52%	59,086	1.61%	339,238	2.94%	173,983	2.43%	329,133	2.93%
TOTAL EQUITY CAPITAL	2,587,920	6.95%	130,504	13.29%	243,472	9.05%	287,443	7.85%	865,485	7.51%	433,125	6.05%	627,891	5.59%
TOTAL LIABILITIES & CAPITAL	37,247,099	100.00%	982,012	100.00%	2,690,113	100.00%	3,659,650	100.00%	11,516,901	100.00%	7,158,652	100.00%	11,239,771	100.00%
Number of Institutions	261		54		76		54		61		10		6	

STATE-CHARTERED COMMERCIAL BANKS AND TRUST COMPANIES
COMPOSITE STATEMENT OF INCOME BY ASSET SIZE

DECEMBER 31, 1990

(All amounts are in thousands)

	All Banks		Under 25 Million		25-50 Million		50-100 Million		100-500 Million		500-1 Billion		Over 1 Billion	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
OPERATING INCOME														
INTEREST & FEES ON LOANS	2,508,233	68.37%	55,118	60.99%	174,535	65.20%	239,152	65.14%	752,873	65.67%	502,590	70.57%	783,965	72.27%
INTEREST ON SECURITIES	605,876	16.51%	15,549	17.21%	48,203	18.01%	71,496	19.47%	190,515	16.62%	122,160	17.15%	157,953	14.56%
INTEREST ON FEDERAL FUNDS SOLD & SECURITIES PURCHASED	156,482	4.27%	11,760	13.01%	19,828	7.41%	22,793	6.21%	56,855	4.96%	20,596	2.89%	24,650	2.27%
ALL-OTHER INTEREST INCOME	28,035	0.76%	1,228	1.36%	2,947	1.10%	2,595	0.71%	15,077	1.32%	3,167	0.44%	3,021	0.28%
INCOME FROM SERVICE CHARGES	174,795	4.76%	5,313	5.88%	16,368	6.11%	20,301	5.53%	60,126	5.24%	33,318	4.68%	39,369	3.63%
OTHER NONINTEREST INCOME	195,226	5.33%	1,404	1.55%	5,800	2.17%	10,808	2.94%	71,003	6.19%	30,331	4.27%	75,880	6.99%
TOTAL OPERATING INCOME	3,668,647	100.00%	90,372	100.00%	267,681	100.00%	367,145	100.00%	1,146,449	100.00%	712,162	100.00%	1,084,838	100.00%
OPERATING EXPENSE														
INTEREST EXPENSE ON DEPOSITS	1,850,667	50.45%	46,647	51.62%	136,149	50.86%	183,401	49.95%	552,605	48.20%	377,892	53.06%	553,973	51.07%
EXPENSE OF FEDERAL FUNDS PURCHASED & SECURITIES SOLD	70,532	1.92%	313	0.35%	686	0.26%	5,008	1.36%	15,284	1.33%	12,172	1.71%	37,069	3.42%
EXPENSE ON BORROWED MONEY	7,969	0.22%	20	0.02%	183	0.07%	490	0.13%	4,130	0.36%	2,772	0.39%	374	0.03%
EXPENSE ON MORTGAGE DEBT	2,042	0.06%	72	0.08%	201	0.08%	269	0.07%	710	0.06%	27	0.00%	763	0.07%
EXPENSE OF SUBORDINATED DEBT	1,185	0.03%	0	0.00%	59	0.02%	339	0.09%	349	0.03%	438	0.06%	0	0.00%
SALARIES & EMPLOYEE BENEFITS	514,806	14.03%	19,148	21.19%	48,576	18.15%	62,718	17.08%	165,740	14.46%	89,484	12.57%	129,140	11.90%
PREMISES & FIXED ASSETS EXPENSE	205,211	5.59%	9,009	9.97%	19,150	7.15%	24,463	6.66%	61,260	5.34%	31,157	4.37%	60,172	5.55%
OTHER NONINTEREST EXPENSE	543,528	14.82%	15,833	17.52%	36,603	13.67%	47,781	13.04%	180,961	15.78%	98,765	13.87%	163,585	15.08%
PROVISION FOR LOAN & LEASE LOSSES	242,868	6.61%	7,284	8.05%	15,553	5.81%	20,310	5.53%	75,777	6.62%	47,877	6.73%	76,067	7.01%
TOTAL OPERATING EXPENSE	3,438,808	93.73%	98,326	108.80%	257,160	96.07%	344,779	93.91%	1,056,816	92.18%	660,584	92.76%	1,021,143	94.13%
GAIN (LOSS) ON SECURITIES	420	0.01%	48	0.05%	151	0.06%	227	0.06%	539	0.05%	(160)	-0.02%	(385)	-0.04%
NET INCOME BEFORE TAXES	230,259	6.28%	(7,906)	-8.75%	10,672	3.99%	22,593	6.15%	90,172	7.87%	51,418	7.22%	63,310	5.83%
TAXES ON OPERATING INCOME	58,773	1.61%	1,020	1.13%	4,854	1.81%	7,812	2.12%	26,991	2.35%	10,199	1.43%	7,897	0.73%
INCOME BEFORE EXTRAORDINARY ITEMS	171,486	4.67%	(8,926)	-9.88%	5,818	2.18%	14,781	4.03%	63,181	5.52%	41,219	5.79%	55,413	5.10%
EXTRAORDINARY ITEMS	4,032	0.11%	302	0.33%	415	0.16%	865	0.24%	2,450	0.21%	0	0.00%	0	0.00%
NET INCOME	175,518	4.78%	(8,624)	-9.55%	6,233	2.34%	15,646	4.27%	65,631	5.73%	41,219	5.79%	55,413	5.10%
Number of Institutions	261		54		76		54		61		10		6	

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County	Name	Cash And Balances Due From Banks	Securities	Fed Funds Sold And Securities Purchased	Total Loans And Leases	Allowance For Loan And Lease Losses
Alachua	Bank U.S.	752	3,435	747	8,835	163
	Gainesville State Bank	3,653	20,414	6,210	30,012	389
	Merchants & Southern Bank	4,850	12,160	6,539	36,783	355
	Sun Bank of Gainesville	14,957	20,076	5,000	112,378	1,461
	United Citizens Bank of Alachua Cty.	1,639	7,356	585	18,932	189
	Alachua County totals (5 banks)	25,851	63,441	19,081	206,940	2,557
Baker	The Citizens Bank of Macclenny	3,192	19,207	2,400	38,848	350
	Baker County totals (1 bank)	3,192	19,207	2,400	38,848	350
Bay	Bay Bank & Trust Co.	9,969	14,660	6,670	111,010	1,345
	Sun Commercial Bank	12,112	64,283	0	137,701	1,903
	Bay County totals (2 banks)	22,081	78,943	6,670	248,711	3,248
Bradford	Community State Bank of Starke	2,921	4,802	4,400	14,044	382
	Bradford County totals (1 bank)	2,921	4,802	4,400	14,044	382
Brevard	Fidelity Bank of Florida	195	554	2,680	908	7
	Reliance Bank of Florida	2,741	13,105	2,300	38,548	386
	The American Bank of the South	9,712	45,671	1,750	108,704	1,165
	Brevard County totals (3 banks)	12,648	59,330	6,730	148,160	1,558
Broward	American Bank of Hollywood	9,417	51,834	4,000	87,922	900
	Family Bank of Hallandale	6,878	32,506	4,150	69,979	743
	First Western Bank	2,803	3,527	2,825	9,445	151
	Flamingo Bank	445	4,076	2,125	7,506	55
	Florida First International Bank	1,004	4,620	2,220	15,060	427
	Gateway American Bank of Florida	1,475	7,966	2,400	13,638	136
	Guardian Bank	1,167	14,389	9,609	96,353	1,500
	Jefferson Bank	1,881	3,071	7,609	9,883	82
	North Ridge Bank	8,051	13,565	3,435	89,236	4,692
	Regent Bank	2,325	3,382	1,200	11,528	122
	Summit Bank	406	2,892	14,495	2,244	24
	Sunniland Bank	1,845	8,586	3,484	14,581	200
	Transflorida Bank	5,976	14,754	7,900	90,222	848
	Union Bank of Florida	4,296	8,987	3,351	14,568	156
	Broward County totals (14 banks)	47,969	174,155	68,794	532,165	10,036
Calhoun	C&L Bank of Blountstown	1,284	11,683	1,614	10,414	118
	Calhoun County totals (1 bank)	1,284	11,683	1,614	10,414	118
Charlotte	1st American Bank of Charlotte Cty.	500	3,164	1,000	19,252	140
	Charlotte State Bank	287	103	3,600	11,799	59
	Community Bank of Charlotte	2,067	762	2,518	18,814	202
	Englewood Bank	2,000	4,807	534	36,467	331
	Charlotte County totals (4 banks)	4,854	8,836	7,652	86,332	732
Citrus	Crystal River Bank	2,536	41,152	16,600	12,600	62
	Homosassa Springs Bank	2,161	38,576	9,000	13,820	29
	The Bank of Inverness	9,933	146,728	65,600	28,828	129
	Citrus County totals (3 banks)	14,630	226,456	91,200	55,248	220

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County	Name	Net Loans	Premises And Fixed Assets	Other Real Estate Owned	Other Assets	Total Assets
Alachua	Bank U.S.	8,672	1,113	7	245	14,971
	Gainesville State Bank	29,623	1,699	266	983	62,848
	Merchants & Southern Bank	36,428	3,240	217	623	64,057
	Sun Bank of Gainesville	110,917	3,461	495	1,786	156,692
	United Citizens Bank of Alachua Cty.	18,743	904	128	475	29,830
	Alachua County totals (5 banks)	204,383	10,417	1,113	4,112	328,398
Baker	The Citizens Bank of Macclenny	38,498	1,320	90	1,038	65,745
	Baker County totals (1 bank)	38,498	1,320	90	1,038	65,745
Bay	Bay Bank & Trust Co.	109,665	7,300	6,045	5,437	159,746
	Sun Commercial Bank	135,798	3,852	494	3,407	219,946
	Bay County totals (2 banks)	245,463	11,152	6,539	8,844	379,692
Bradford	Community State Bank of Starke	13,662	353	171	397	26,706
	Bradford County totals (1 bank)	13,662	353	171	397	26,706
Brevard	Fidelity Bank of Florida	901	1,122	0	166	5,618
	Reliance Bank of Florida	38,162	1,121	0	565	57,994
	The American Bank of the South	107,539	11,000	24,963	3,951	204,586
	Brevard County totals (3 banks)	146,602	13,243	24,963	4,682	268,198
Broward	American Bank of Hollywood	87,022	3,690	766	2,057	158,786
	Family Bank of Hallandale	69,236	1,411	1,122	1,317	116,620
	First Western Bank	9,294	163	0	373	18,985
	Flamingo Bank	7,451	786	0	208	15,091
	Florida First International Bank	14,633	742	109	486	23,814
	Gateway American Bank of Florida	13,502	205	0	366	25,914
	Guardian Bank	94,853	1,400	4,439	4,287	130,144
	Jefferson Bank	9,801	1,499	4,623	850	29,325
	North Ridge Bank	84,544	2,785	610	3,910	116,900
	Regent Bank	11,406	110	803	289	19,515
	Summit Bank	2,220	158	0	231	20,402
	Suniland Bank	14,381	803	350	350	29,799
	Transflorida Bank	89,374	3,031	6,245	2,565	129,845
	Union Bank of Florida	14,412	633	0	416	32,095
	Broward County totals (14 banks)	522,129	17,416	19,067	17,705	867,235
Calhoun	C&L Bank of Blountstown	10,296	744	0	483	26,104
	Calhoun County totals (1 bank)	10,296	744	0	483	26,104
Charlotte	1st American Bank of Charlotte Cty.	19,112	767	0	253	24,796
	Charlotte State Bank	11,740	1,597	0	308	17,635
	Community Bank of Charlotte	18,612	222	0	349	24,530
	Englewood Bank	36,136	907	72	468	44,924
	Charlotte County totals (4 banks)	85,600	3,493	72	1,378	111,885
Citrus	Crystal River Bank	12,538	361	0	1,137	74,324
	Homosassa Springs Bank	13,791	492	3	1,094	65,117
	The Bank of Inverness	28,699	1,316	0	3,769	256,045
	Citrus County totals (3 banks)	55,028	2,169	3	6,000	395,486

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County	Name	Deposits	Fed Funds Purchased & Securities Sold	U.S. Gov't. Notes	Other Liabilities	Total Liabilities
Alachua	Bank U.S.	13,317	0	0	135	13,452
	Gainesville State Bank	57,667	0	0	369	58,036
	Merchants & Southern Bank	57,841	185	0	535	58,561
	Sun Bank of Gainesville	140,395	5,219	0	487	146,101
	United Citizens Bank of Alachua Cty.	26,738	0	0	319	27,057
	Alachua County totals (5 banks)	295,958	5,404	0	1,845	303,207
Baker	The Citizens Bank of Macclenny	58,531	0	0	591	59,122
	Baker County totals (1 bank)	58,531	0	0	591	59,122
Bay	Bay Bank & Trust Co.	143,630	0	1,001	2,135	146,766
	Sun Commercial Bank	189,288	8,180	0	796	198,264
	Bay County totals (2 banks)	332,918	8,180	1,001	2,931	345,030
Bradford	Community State Bank of Starke	22,978	0	0	307	23,285
	Bradford County totals (1 bank)	22,978	0	0	307	23,285
Brevard	Fidelity Bank of Florida	2,082	0	0	31	2,113
	Reliance Bank of Florida	52,749	0	0	476	53,225
	The American Bank of the South	185,728	0	1,354	2,678	189,760
	Brevard County totals (3 banks)	240,559	0	1,354	3,185	245,098
Broward	American Bank of Hollywood	144,191	265	0	1,038	145,494
	Family Bank of Hallandale	103,628	4,949	0	1,032	109,609
	First Western Bank	16,247	0	353	182	16,782
	Flamingo Bank	11,693	18	0	155	11,866
	Florida First International Bank	21,035	0	0	781	21,816
	Gateway American Bank of Florida	21,514	0	0	586	22,100
	Guardian Bank	109,599	0	0	15,515	125,114
	Jefferson Bank	25,573	290	0	675	26,538
	North Ridge Bank	113,542	0	0	2,005	115,547
	Regent Bank	18,153	0	0	128	18,281
	Summit Bank	14,255	1,625	0	200	16,080
	Sunniland Bank	27,485	0	0	153	27,638
	Transflorida Bank	113,588	0	0	4,548	118,136
	Union Bank of Florida	29,971	0	0	219	30,190
	Broward County totals (14 banks)	770,474	7,147	353	27,217	805,191
Calhoun	C&L Bank of Blountstown	24,095	0	0	206	24,301
	Calhoun County totals (1 bank)	24,095	0	0	206	24,301
Charlotte	1st American Bank of Charlotte Cty.	20,607	0	0	263	20,870
	Charlotte State Bank	14,543	0	0	81	14,624
	Community Bank of Charlotte	21,833	0	0	176	22,009
	Englewood Bank	40,451	0	0	276	40,727
	Charlotte County totals (4 banks)	97,434	0	0	796	98,230
Citrus	Crystal River Bank	67,421	0	0	290	67,711
	Homosassa Springs Bank	60,082	0	0	232	60,314
	The Bank of Inverness	237,382	0	382	882	238,646
	Citrus County totals (3 banks)	364,885	0	382	1,404	366,671

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County	Name	Pref. Stock	Common Stock	Surplus	Undivided Profits & Capital Reserves	Total Capital	Total Liabilities & Capital
Alachua	Bank U.S.	0	50	350	1,119	1,519	14,971
	Gainesville State Bank	0	800	960	3,052	4,812	62,848
	Merchants & Southern Bank	0	1,440	1,861	2,195	5,496	64,057
	Sun Bank of Gainesville	0	809	2,578	7,204	10,591	156,692
	United Citizens Bank of Alachua Cty.	0	2,109	525	139	2,773	29,830
	Alachua County totals (5 banks)	0	5,208	6,274	13,709	25,191	328,398
Baker	The Citizens Bank of Macclenny	0	100	900	5,623	6,623	65,745
	Baker County totals (1 bank)	0	100	900	5,623	6,623	65,745
Bay	Bay Bank & Trust Co.	0	2,475	4,525	5,980	12,980	159,746
	Sun Commercial Bank	0	600	3,800	17,282	21,682	219,946
	Bay County totals (2 banks)	0	3,075	8,325	23,262	34,662	379,692
Bradford	Community State Bank of Starke	0	150	670	2,601	3,421	26,706
	Bradford County totals (1 bank)	0	150	670	2,601	3,421	26,706
Brevard	Fidelity Bank of Florida	0	1,753	1,250	502	3,505	5,618
	Reliance Bank of Florida	0	1,570	1,593	1,606	4,769	57,994
	The American Bank of the South	0	1,078	3,587	10,161	14,826	204,586
	Brevard County totals (3 banks)	0	4,401	6,430	12,269	23,100	268,198
Broward	American Bank of Hollywood	0	1,611	3,389	8,292	13,292	158,786
	Family Bank of Hallandale	0	2,475	1,830	2,706	7,011	116,620
	First Western Bank	0	1,381	1,115	(293)	2,203	18,985
	Flamingo Bank	0	2,607	1,070	(452)	3,225	15,091
	Florida First International Bank	0	2,298	2,298	(2,598)	1,998	23,814
	Gateway American Bank of Florida	969	1,241	1,174	430	3,814	25,914
	Guardian Bank	0	1,850	3,152	28	5,030	130,144
	Jefferson Bank	0	2,500	474	(187)	2,787	29,325
	North Ridge Bank	0	3,490	6,644	(8,781)	1,353	116,900
	Regent Bank	0	2,225	1,211	(2,202)	1,234	19,515
	Summit Bank	0	1,000	2,000	1,322	4,322	20,402
	Sunniland Bank	0	1,046	487	628	2,161	29,799
	Transflorida Bank	0	1,213	890	9,606	11,709	129,845
	Union Bank of Florida	0	2,096	2,049	(2,240)	1,905	32,095
	Broward County totals (14 banks)	969	27,033	27,783	6,259	62,044	867,235
Calhoun	C&L Bank of Blountstown	0	1,200	240	363	1,803	26,104
	Calhoun County totals (1 bank)	0	1,200	240	363	1,803	26,104
Charlotte	1st American Bank of Charlotte Cty.	0	3,000	671	255	3,926	24,796
	Charlotte State Bank	0	1,102	1,486	423	3,011	17,635
	Community Bank of Charlotte	0	1,500	1,000	21	2,521	24,530
	Englewood Bank	0	1,901	1,901	395	4,197	44,924
	Charlotte County totals (4 banks)	0	7,503	5,058	1,094	13,655	111,885
Citrus	Crystal River Bank	0	1,200	5,400	13	6,613	74,324
	Homosassa Springs Bank	0	435	4,200	168	4,803	65,117
	The Bank of Inverness	0	2,000	15,000	399	17,399	256,045
	Citrus County totals (3 banks)	0	3,635	24,600	580	28,815	395,486

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County	Name	Cash And Balances Due From Banks	Securities	Fed Funds Sold And Securities Purchased	Total Loans And Leases	Allowance For Loan And Lease Losses
Clay	Clay County Bank	2,527	3,519	1,675	11,764	176
	First Performance Bank	20,371	1,011	93,000	76,967	885
	Keystone State Bank	1,650	13,030	1,710	24,400	524
	Clay County totals (3 banks)	24,548	17,560	96,385	113,131	1,585
Collier	Bank of Naples	1,133	6,037	1,246	17,659	171
	Barnett Bank of Naples	36,686	76,764	12,600	583,548	7,199
	First Bank of Immokalee	4,818	1,479	419	26,077	100
	Island Bank of Collier County	599	2,381	1,239	11,620	94
	Mercantile Bank of Naples	1,385	6,947	0	38,114	544
	Collier County totals (5 banks)	44,621	93,608	15,504	677,018	8,108
Columbia	Barnett Bank of North Central Fla.	10,128	43,465	7,600	209,468	3,895
	Columbia County Bank	4,506	18,067	1,491	20,795	300
	Columbia County totals (2 banks)	14,634	61,532	9,091	230,263	4,195
Dade	Bank of Coral Gables	2,986	14,017	3,100	47,565	502
	Bank of Florida in Miami	1,385	16,337	1,025	2,482	38
	Bank of North America	21,750	18,723	2,200	58,162	284
	Capital Bank	125,906	113,271	24,000	733,979	18,304
	Central Bank	3,665	23,786	5,280	29,834	427
	Coconut Grove Bank	9,327	132,531	12,300	57,111	620
	Commercial Bank of Florida	19,931	49,221	11,200	48,125	997
	Commercial Trust Bank	10,304	26,424	5,175	53,433	663
	Community Bank of Homestead	16,235	29,701	1,350	115,898	1,122
	Dadeland Bank	35,494	20,127	18,400	45,159	432
	Equitable Bank	2,657	15,804	6,625	33,236	352
	Espirito Santo Bank of Florida	51,770	33,829	6,000	51,856	2,016
	Florida International Bank	9,296	26,002	5,320	66,418	976
	Grovegate Bank	856	1,362	620	11,276	319
	Gulf Bank	9,610	8,715	4,750	6,096	167
	Helm Bank	2,249	1,238	1,355	6,395	113
	Intercontinental Bank	33,253	101,801	27,000	382,533	8,904
	Key Biscayne Bank and Trust Co.	12,069	63,016	8,230	26,272	174
	Mega Bank	4,873	9,813	13,150	59,384	591
	Metro Bank of Dade County	6,558	25,770	2,100	36,120	475
	Ocean Bank	107,603	177,827	8,000	336,455	10,252
	Plaza Bank of Miami	5,155	12,133	8,025	26,424	348
	Popular Bank of Florida	24,732	21,426	11,500	55,382	500
	Ready State Bank	10,479	72,884	7,900	77,666	1,429
	Skylake State Bank	12,940	20,834	1,876	113,459	1,009
	Totalbank	47,193	20,324	0	48,300	2,933
	TransAtlantic Bank	4,520	12,486	20,800	47,771	711
	Westchester Bank	14,335	8,656	4,000	28,613	229
	Dade County totals (28 banks)	607,131	1,078,058	221,281	2,605,404	54,887
De Soto	The First State Bank of Arcadia	4,622	21,941	6,336	49,857	573
	De Soto County totals (1 bank)	4,622	21,941	6,336	49,857	573
Duval	C & S Bank of Duval County	5,530	3,064	70,500	70,454	1,393
	Community First Bank	10,682	35,315	0	182,666	1,089
	First Bank of Jacksonville	792	499	2,649	66	4
	First Guaranty Bank and Trust Co.	4,428	66,736	4,995	35,189	257
	Five Points Guaranty Bank	1,461	13,706	6,775	6,749	44
	Duval County totals (5 banks)	22,893	119,320	84,919	295,124	2,787

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County	Name	Net Loans	Premises And Fixed Assets	Other Real Estate Owned	Other Assets	Total Assets
Clay	Clay County Bank	11,588	1,065	26	376	20,776
	First Performance Bank	76,082	12,441	0	9,301	212,206
	Keystone State Bank	23,876	654	238	1,809	42,967
	Clay County totals (3 banks)	111,546	14,160	264	11,486	275,949
Collier	Bank of Naples	17,488	594	0	393	26,891
	Barnett Bank of Naples	576,349	15,007	5,363	10,989	733,758
	First Bank of Immokalee	25,977	1,263	0	942	34,898
	Island Bank of Collier County	11,526	886	0	180	16,811
	Mercantile Bank of Naples	37,570	1,044	191	508	47,645
	Collier County totals (5 banks)	668,910	18,794	5,554	13,012	860,003
Columbia	Barnett Bank of North Central Fla.	205,573	5,805	690	4,859	278,120
	Columbia County Bank	20,495	1,141	0	699	46,399
	Columbia County totals (2 banks)	226,068	6,946	690	5,558	324,519
Dade	Bank of Coral Gables	47,063	5,805	1,656	787	75,414
	Bank of Florida in Miami	2,444	68	1,413	288	22,960
	Bank of North America	57,878	221	0	3,261	104,033
	Capital Bank	715,675	27,130	13,387	50,672	1,070,041
	Central Bank	29,407	240	53	2,067	64,498
	Ceconut Grove Bank	56,491	3,259	284	4,073	218,265
	Commercial Bank of Florida	47,128	5,217	325	1,695	134,717
	Commercial Trust Bank	52,770	1,586	168	1,347	97,774
	Community Bank of Homestead	114,776	6,505	1,236	3,612	173,415
	Dadeland Bank	44,727	4,673	446	1,695	125,562
	Equitable Bank	32,884	438	229	702	59,339
	Espirito Santo Bank of Florida	49,840	9,413	351	2,747	153,950
	Florida International Bank	65,442	1,887	0	1,460	109,407
	Grovegate Bank	10,957	126	374	248	14,543
	Gulf Bank	5,929	181	1,583	854	31,622
	Helm Bank	6,282	1,531	0	508	13,163
	Intercontinental Bank	373,629	34,696	9,393	13,509	593,281
	Key Biscayne Bank and Trust Co.	26,098	1,383	179	1,640	112,615
	Mega Bank	58,793	915	749	979	89,272
	Metro Bank of Dade County	35,645	516	453	934	71,976
	Ocean Bank	326,203	3,953	18,509	14,150	656,245
	Plaza Bank of Miami	26,076	1,250	0	672	53,311
	Popular Bank of Florida	54,882	201	512	1,648	114,901
	Ready State Bank	76,237	2,411	2,176	2,578	174,665
	Skylake State Bank	112,450	248	2,753	2,577	153,678
	Totalbank	45,367	4,236	6,402	2,669	126,191
	TransAtlantic Bank	47,060	1,407	47	782	87,102
	Westchester Bank	28,384	1,104	461	752	57,692
	Dade County totals (28 banks)	2,550,517	120,600	63,139	118,906	4,759,632
De Soto	The First State Bank of Arcadia	49,284	881	296	1,917	85,277
	De Soto County totals (1 bank)	49,284	881	296	1,917	85,277
Duval	C & S Bank of Duval County	69,061	1,269	1,167	18,139	168,730
	Community First Bank	181,577	1,713	4,802	5,636	239,725
	First Bank of Jacksonville	62	1,301	0	144	5,447
	First Guaranty Bank and Trust Co.	34,932	587	271	1,599	113,548
	Five Points Guaranty Bank	6,705	254	0	291	29,192
	Duval County totals (5 banks)	292,337	5,124	6,240	25,809	556,642

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County	Name	Deposits	Fed Funds Purchased & Securities Sold	U.S. Gov't. Notes	Other Liabilities	Total Liabilities
Clay	Clay County Bank	19,118	0	0	88	19,206
	First Performance Bank	188,203	0	0	1,911	190,114
	Keystone State Bank	38,801	0	0	336	39,137
	Clay County totals (3 banks)	246,122	0	0	2,335	248,457
Collier	Bank of Naples	23,503	0	0	162	23,665
	Barnett Bank of Naples	668,212	26,115	3,001	3,908	701,236
	First Bank of Immokalee	29,953	0	0	162	30,115
	Island Bank of Collier County	12,765	0	0	54	12,819
	Mercantile Bank of Naples	44,007	0	0	237	44,244
	Collier County totals (5 banks)	778,440	26,115	3,001	4,523	812,079
Columbia	Barnett Bank of North Central Fla.	262,706	0	0	2,095	264,801
	Columbia County Bank	42,526	0	0	332	42,858
	Columbia County totals (2 banks)	305,232	0	0	2,427	307,659
Dade	Bank of Coral Gables	65,775	104	0	2,623	68,502
	Bank of Florida in Miami	20,864	0	0	116	20,980
	Bank of North America	97,004	0	0	1,172	98,176
	Capital Bank	869,472	97,425	0	35,058	1,001,955
	Central Bank	48,516	9,712	0	682	58,910
	Coconut Grove Bank	186,201	0	0	1,728	187,929
	Commercial Bank of Florida	122,855	1,118	0	875	124,848
	Commercial Trust Bank	90,144	0	0	712	90,856
	Community Bank of Homestead	157,009	0	0	1,165	158,174
	Dadeland Bank	111,426	128	1,993	1,952	115,499
	Equitable Bank	46,048	8,695	0	565	55,308
	Espirito Santo Bank of Florida	131,895	2,750	0	3,072	137,717
	Florida International Bank	101,697	0	151	576	102,424
	Grovesgate Bank	13,919	0	0	100	14,019
	Gulf Bank	29,113	0	0	593	29,706
	Helm Bank	10,834	0	0	245	11,079
	Intercontinental Bank	527,887	25,292	0	12,965	566,144
	Key Biscayne Bank and Trust Co.	102,195	0	325	659	103,179
	Mega Bank	79,385	2,229	0	565	82,179
	Metro Bank of Dade County	65,920	0	0	1,380	67,300
	Ocean Bank	607,080	0	0	6,189	613,269
	Plaza Bank of Miami	43,870	5,717	0	471	50,058
	Popular Bank of Florida	106,973	0	0	795	107,768
	Ready State Bank	162,645	0	0	1,128	163,773
	Skylake State Bank	127,179	7,283	506	1,704	136,672
	Totalbank	112,981	2,080	0	859	115,920
	TransAtlantic Bank	79,819	218	0	741	80,778
	Westchester Bank	52,857	0	0	487	53,344
	Dade County totals (28 banks)	4,171,563	162,751	2,975	79,177	4,416,466
De Soto	The First State Bank of Arcadia	77,281	0	0	417	77,698
	De Soto County totals (1 bank)	77,281	0	0	417	77,698
Duval	C & S Bank of Duval County	141,602	0	0	3,350	144,952
	Community First Bank	213,387	0	0	12,374	225,761
	First Bank of Jacksonville	2,169	0	0	20	2,189
	First Guaranty Bank and Trust Co.	99,916	0	0	667	100,583
	Five Points Guaranty Bank	26,180	0	0	358	26,538
	Duval County totals (5 banks)	483,254	0	0	16,769	500,023

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County	Name	Pref. Stock	Common Stock	Surplus	Undivided Profits & Capital Reserves	Total Capital	Total Liabilities & Capital
Clay	Clay County Bank	0	964	3,332	(2,726)	1,570	20,776
	First Performance Bank	0	656	21,594	(158)	22,092	212,206
	Keystone State Bank	0	300	1,340	2,190	3,830	42,967
	Clay County totals (3 banks)	0	1,920	26,266	(694)	27,492	275,949
Collier	Bank of Naples	0	2,870	900	(544)	3,226	26,891
	Barnett Bank of Naples	0	1,500	14,100	16,922	32,522	733,758
	First Bank of Immokalee	0	1,848	1,848	1,087	4,783	34,898
	Island Bank of Collier County	0	2,000	1,250	742	3,992	16,811
	Mercantile Bank of Naples	0	2,708	2,448	(1,755)	3,401	47,645
	Collier County totals (5 banks)	0	10,926	20,546	16,452	47,924	860,003
Columbia	Barnett Bank of North Central Fla.	0	1,000	8,540	3,779	13,319	278,120
	Columbia County Bank	0	400	600	2,541	3,541	46,399
	Columbia County totals (2 banks)	0	1,400	9,140	6,320	16,860	324,519
Dade	Bank of Coral Gables	0	3,549	2,064	1,299	6,912	75,414
	Bank of Florida in Miami	0	800	600	580	1,980	22,960
	Bank of North America	0	3,100	3,100	(343)	5,857	104,033
	Capital Bank	0	6,433	17,917	43,736	68,086	1,070,041
	Central Bank	0	2,700	900	1,988	5,588	64,498
	Coconut Grove Bank	0	10,000	10,000	10,336	30,336	218,265
	Commercial Bank of Florida	0	4,949	7,949	(3,029)	9,869	134,717
	Commercial Trust Bank	1,600	1,736	5,802	(2,220)	6,918	97,774
	Community Bank of Homestead	0	2,892	1,369	10,980	15,241	173,415
	Dadeland Bank	0	1,374	2,834	5,855	10,063	125,562
	Equitable Bank	0	2,698	1,063	270	4,031	59,339
	Espirito Santo Bank of Florida	0	15,194	2,616	(1,577)	16,233	153,950
	Florida International Bank	0	870	1,730	4,383	6,983	109,407
	Grovegate Bank	0	1,654	711	(1,841)	524	14,543
	Gulf Bank	0	1,500	786	(370)	1,916	31,622
	Helm Bank	0	1,500	1,300	(716)	2,084	13,163
	Intercontinental Bank	1,491	18,953	40,296	(33,603)	27,137	593,281
	Key Biscayne Bank and Trust Co.	0	1,000	8,000	436	9,436	112,615
	Mega Bank	0	3,397	5,019	(1,323)	7,093	89,272
	Metro Bank of Dade County	0	1,784	2,281	611	4,676	71,976
	Ocean Bank	0	7,000	9,500	26,476	42,976	656,245
	Plaza Bank of Miami	0	909	1,250	1,094	3,253	53,311
	Popular Bank of Florida	0	2,359	11,287	(6,513)	7,133	114,901
	Ready State Bank	0	3,463	3,073	4,356	10,892	174,665
	Skylake State Bank	0	825	3,575	12,606	17,006	153,678
	Totalbank	0	1,252	6,648	2,371	10,271	126,191
	TransAtlantic Bank	0	2,500	2,704	1,120	6,324	87,102
	Westchester Bank	0	1,300	780	2,268	4,348	57,692
	Dade County totals (28 banks)	3,091	105,691	155,154	79,230	343,166	4,759,632
De Soto	The First State Bank of Arcadia	0	570	570	6,439	7,579	85,277
	De Soto County totals (1 bank)	0	570	570	6,439	7,579	85,277
Duval	C & S Bank of Duval County	0	401	31,349	(7,972)	23,778	168,730
	Community First Bank	0	2,907	6,414	4,643	13,964	239,725
	First Bank of Jacksonville	0	1,550	1,023	685	3,258	5,447
	First Guaranty Bank and Trust Co.	0	1,500	1,500	9,965	12,965	113,548
	Five Points Guaranty Bank	0	400	400	1,854	2,654	29,192
	Duval County totals (5 banks)	0	6,758	40,686	9,175	56,619	556,642

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County	Name	Cash And Balances Due From Banks	Securities	Fed Funds Sold And Securities Purchased	Total Loans And Leases	Allowance For Loan And Lease Losses
Escambia	American Bank and Trust	2,397	6,042	2,525	20,988	250
	AmSouth Bank of Florida	30,505	205,516	19,200	633,180	11,907
	Bank of Pensacola	2,767	5,285	3,045	31,873	831
	Bank of the South	3,007	22,228	1,220	5,898	43
	Barnett Bank of West Florida	17,116	37,804	6,800	249,248	4,235
	First Navy Bank	5,756	11,855	6,965	21,756	296
	Horizon Bank of Florida	947	10,969	615	16,530	152
	Liberty Bank	4,950	4,291	3,850	34,688	497
	Southeast Bank of West Florida	14,876	6,027	49,300	28,520	1,563
	Sunshine Bank	7,710	30,007	0	93,721	1,813
	The Warrington Bank	5,612	18,504	835	12,054	121
Escambia County totals (11 banks)		95,643	358,528	94,355	1,148,456	21,708
Franklin	Apalachicola State Bank	1,422	3,328	4,050	12,633	182
	Gulf State Bank	1,741	6,252	2,007	16,620	158
	Franklin County totals (2 banks)	3,163	9,580	6,057	29,253	340
Gadsden	Gadsden State Bank	1,255	10,381	450	8,733	127
	Havana State Bank	1,768	4,614	3,925	17,217	359
	The Quincy State Bank	3,488	17,760	4,875	46,805	594
Gadsden County totals (3 banks)		6,511	32,755	9,250	72,755	1,080
Gilchrist	Farmers & Merchants Bank of Trenton	2,211	8,685	4,550	16,254	381
	Tri-County Bank	1,406	3,564	2,185	12,671	29
	Gilchrist County totals (2 banks)	3,617	12,249	6,735	28,925	410
Gulf	Wewahitchka State Bank	989	5,488	2,735	11,449	167
	Gulf County totals (1 bank)	989	5,488	2,735	11,449	167
Hardee	Wauchula State Bank	6,747	45,021	8,100	104,642	909
	Hardee County totals (1 bank)	6,747	45,021	8,100	104,642	909
Hendry	First Bank of Clewiston	5,342	11,828	9,026	42,694	1,500
	Hendry County Bank	3,747	26,800	0	51,324	929
	Hendry County totals (2 banks)	9,089	38,628	9,026	94,018	2,429
Hernando	Sun Bank and Trust Company	31,635	112,470	7,800	412,608	5,607
	The Hernando County Bank	398	8,499	1,590	9,903	6
	Hernando County totals (2 banks)	32,033	120,969	9,390	422,511	5,613
Highlands	Barnett Bank of Highlands County	17,807	50,074	9,230	337,510	5,617
	Highlands Independent Bank	2,298	12,475	2,695	14,430	82
	Highlands County totals (2 banks)	20,105	62,549	11,925	351,940	5,699
Hillsborough	Central Bank of Tampa	9,446	35,205	0	63,253	1,784
	City Bank of Tampa	2,629	8,885	100	12,605	122
	Columbia Bank	2,901	31,148	6,450	23,937	344
	First Bank and Trust Company	1,578	2,027	600	8,606	116
	First Commercial Bank of Tampa	1,093	4,963	994	8,178	79
	Manufacturers Bank of Florida	3,665	4,772	6,200	36,341	362
	Merchant Bank of Florida	5,124	6,174	5,588	47,464	460
	Northside Bank of Tampa	2,610	7,440	1,275	11,196	102
	Plant State Bank	523	3,447	2,100	15,355	305

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County	Name	Net Loans	Premises And Fixed Assets	Other Real Estate Owned	Other Assets	Total Assets
Escambia	American Bank and Trust	20,738	711	0	344	32,757
	AmSouth Bank of Florida	621,273	16,525	51,104	17,456	961,579
	Bank of Pensacola	31,042	1,101	1,472	779	45,491
	Bank of the South	5,855	216	0	742	33,268
	Barnett Bank of West Florida	245,013	10,432	468	4,043	321,676
	First Navy Bank	21,460	260	0	495	46,791
	Horizon Bank of Florida	16,378	1,012	290	608	30,819
	Liberty Bank	34,191	1,431	575	481	49,769
	Southeast Bank of West Florida	26,957	2,603	1,433	898	102,094
	Sunshine Bank	91,908	3,428	1,220	2,721	136,994
	The Warrington Bank	11,933	143	0	1,121	38,148
	Escambia County totals (11 banks)	1,126,748	37,862	56,562	29,688	1,799,386
Franklin	Apalachicola State Bank	12,451	698	245	463	22,657
	Gulf State Bank	16,462	1,356	375	619	28,812
	Franklin County totals (2 banks)	28,913	2,054	620	1,082	51,469
Gadsden	Gadsden State Bank	8,606	483	122	308	21,605
	Havana State Bank	16,858	481	81	521	28,248
	The Quincy State Bank	46,211	1,367	153	960	74,814
	Gadsden County totals (3 banks)	71,675	2,331	356	1,789	124,667
Gilchrist	Farmers & Merchants Bank of Trenton	15,873	460	215	524	32,518
	Tri-County Bank	12,642	221	0	238	20,256
	Gilchrist County totals (2 banks)	28,515	681	215	762	52,774
Gulf	Wewahitchka State Bank	11,282	354	439	335	21,622
	Gulf County totals (1 bank)	11,282	354	439	335	21,622
Hardee	Wauchula State Bank	103,733	944	1,082	3,781	169,408
	Hardee County totals (1 bank)	103,733	944	1,082	3,781	169,408
Hendry	First Bank of Clewiston	41,194	1,686	1,030	806	70,912
	Hendry County Bank	50,395	1,046	31	1,843	83,862
	Hendry County totals (2 banks)	91,589	2,732	1,061	2,649	154,774
Hernando	Sun Bank and Trust Company	407,001	10,829	1,658	7,534	578,927
	The Hernando County Bank	9,897	1,246	0	300	21,930
	Hernando County totals (2 banks)	416,898	12,075	1,658	7,834	600,857
Highlands	Barnett Bank of Highlands County	331,893	4,743	2,030	8,042	423,819
	Highlands Independent Bank	14,348	1,285	0	354	33,455
	Highlands County totals (2 banks)	346,241	6,028	2,030	8,396	457,274
Hillsborough	Central Bank of Tampa	61,469	1,064	507	1,416	109,107
	City Bank of Tampa	12,483	770	0	288	25,155
	Columbia Bank	23,593	3,230	457	974	68,753
	First Bank and Trust Company	8,490	242	1,663	349	14,949
	First Commercial Bank of Tampa	8,099	911	0	171	16,231
	Manufacturers Bank of Florida	35,979	419	0	468	51,503
	Merchant Bank of Florida	47,004	512	180	762	65,344
	Northside Bank of Tampa	11,094	56	0	296	22,771
	Plant State Bank	15,050	1,075	332	427	22,954

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County	Name	Deposits	Fed Funds Purchased & Securities Sold	U.S. Gov't. Notes	Other Liabilities	Total Liabilities
Escambia	American Bank and Trust	29,834	0	0	470	30,304
	AmSouth Bank of Florida	872,995	5,320	0	19,158	897,473
	Bank of Pensacola	41,539	0	470	876	42,885
	Bank of the South	30,225	0	0	295	30,520
	Barnett Bank of West Florida	300,344	450	2,520	2,053	305,367
	First Navy Bank	42,686	0	0	230	42,916
	Horizon Bank of Florida	27,209	0	0	326	27,535
	Liberty Bank	45,929	0	0	244	46,173
	Southeast Bank of West Florida	92,126	0	0	587	92,713
	Sunshine Bank	109,506	8,120	0	4,739	122,365
	The Warrington Bank	34,129	0	0	445	34,574
Escambia County totals (11 banks)		1,626,522	13,890	2,990	29,423	1,672,825
Franklin	Apalachicola State Bank	20,408	0	0	134	20,542
	Gulf State Bank	25,952	0	0	88	26,040
	Franklin County totals (2 banks)	46,360	0	0	222	46,582
Gadsden	Gadsden State Bank	19,060	0	0	136	19,196
	Havana State Bank	25,487	0	0	307	25,794
	The Quincy State Bank	67,903	392	0	851	69,146
	Gadsden County totals (3 banks)	112,450	392	0	1,294	114,136
Gilchrist	Farmers & Merchants Bank of Trenton	29,386	0	0	384	29,770
	Tri-County Bank	18,499	0	0	62	18,561
	Gilchrist County totals (2 banks)	47,885	0	0	446	48,331
Gulf	Wewahitchka State Bank	18,762	935	0	125	19,822
	Gulf County totals (1 bank)	18,762	935	0	125	19,822
Hardee	Wauchula State Bank	147,360	10	0	946	148,316
	Hardee County totals (1 bank)	147,360	10	0	946	148,316
Hendry	First Bank of Clewiston	66,561	0	0	370	66,931
	Hendry County Bank	70,913	5,248	0	582	76,743
	Hendry County totals (2 banks)	137,474	5,248	0	952	143,674
Hernando	Sun Bank and Trust Company	533,468	2,949	0	2,643	539,060
	The Hernando County Bank	19,337	0	10	65	19,412
	Hernando County totals (2 banks)	552,805	2,949	10	2,708	558,472
Highlands	Barnett Bank of Highlands County	385,907	5,446	3,364	2,000	396,717
	Highlands Independent Bank	28,790	0	0	238	29,028
	Highlands County totals (2 banks)	414,697	5,446	3,364	2,238	425,745
Hillsborough	Central Bank of Tampa	97,746	0	0	2,317	100,063
	City Bank of Tampa	22,306	0	0	383	22,689
	Columbia Bank	55,310	3,579	1,097	411	60,397
	First Bank and Trust Company	14,051	0	0	184	14,235
	First Commercial Bank of Tampa	12,064	501	206	396	13,167
	Manufacturers Bank of Florida	47,399	440	372	256	48,467
	Merchant Bank of Florida	59,549	0	0	368	59,917
	Northside Bank of Tampa	18,319	0	0	209	18,528
	Plant State Bank	20,695	0	0	330	21,025

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County	Name	Pref. Stock	Common Stock	Surplus	Undivided Profits & Capital Reserves	Total Capital	Total Liabilities & Capital
Escambia	American Bank and Trust	0	1,137	3,371	(2,055)	2,453	32,757
	AmSouth Bank of Florida	0	800	51,099	12,207	64,106	961,579
	Bank of Pensacola	0	1,850	4,288	(3,532)	2,606	45,491
	Bank of the South	0	250	250	2,248	2,748	33,268
	Barnett Bank of West Florida	0	1,000	9,000	6,309	16,309	321,676
	First Navy Bank	0	350	350	3,175	3,875	46,791
	Horizon Bank of Florida	0	525	775	1,984	3,284	30,819
	Liberty Bank	0	990	2,086	520	3,596	49,769
	Southeast Bank of West Florida	0	612	2,519	6,250	9,381	102,094
	Sunshine Bank	0	1,050	4,552	9,027	14,629	136,994
	The Warrington Bank	0	188	225	3,161	3,574	38,148
	Escambia County totals (11 banks)	0	8,752	78,515	39,294	126,561	1,799,386
Franklin	Apalachicola State Bank	0	100	600	1,415	2,115	22,657
	Gulf State Bank	0	140	390	2,242	2,772	28,812
	Franklin County totals (2 banks)	0	240	990	3,657	4,887	51,469
Gadsden	Gadsden State Bank	0	250	500	1,659	2,409	21,605
	Havana State Bank	0	100	350	2,004	2,454	28,248
	The Quincy State Bank	0	400	1,600	3,668	5,668	74,814
	Gadsden County totals (3 banks)	0	750	2,450	7,331	10,531	124,667
Gilchrist	Farmers & Merchants Bank of Trenton	0	233	867	1,648	2,748	32,518
	Tri-County Bank	0	1,576	171	(52)	1,695	20,256
	Gilchrist County totals (2 banks)	0	1,809	1,038	1,596	4,443	52,774
Gulf	Wewahitchka State Bank	0	116	769	915	1,800	21,622
	Gulf County totals (1 bank)	0	116	769	915	1,800	21,622
Hardee	Wauchula State Bank	0	1,000	1,500	18,592	21,092	169,408
	Hardee County totals (1 bank)	0	1,000	1,500	18,592	21,092	169,408
Hendry	First Bank of Clewiston	0	1,507	2,029	445	3,981	70,912
	Hendry County Bank	0	210	2,000	4,909	7,119	83,862
	Hendry County totals (2 banks)	0	1,717	4,029	5,354	11,100	154,774
Hernando	Sun Bank and Trust Company	0	4,000	13,046	22,821	39,867	578,927
	The Hernando County Bank	0	1,250	1,125	143	2,518	21,930
	Hernando County totals (2 banks)	0	5,250	14,171	22,964	42,385	600,857
Highlands	Barnett Bank of Highlands County	0	911	8,264	17,927	27,102	423,819
	Highlands Independent Bank	0	1,822	1,596	1,009	4,427	33,455
	Highlands County totals (2 banks)	0	2,733	9,860	18,936	31,529	457,274
Hillsborough	Central Bank of Tampa	0	1,646	1,997	5,401	9,044	109,107
	City Bank of Tampa	0	800	1,160	506	2,466	25,155
	Columbia Bank	0	500	2,500	5,356	8,356	68,753
	First Bank and Trust Company	0	2,862	2,887	(5,035)	714	14,949
	First Commercial Bank of Tampa	0	2,189	1,314	(439)	3,064	16,231
	Manufacturers Bank of Florida	0	1,685	383	968	3,036	51,503
	Merchant Bank of Florida	0	1,399	2,263	1,765	5,427	65,344
	Northside Bank of Tampa	0	2,002	1,541	700	4,243	22,771
	Plant State Bank	0	2,342	1,183	(1,596)	1,929	22,954

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County	Name	Cash And Balances Due From Banks	Securities	Fed Funds Sold And Securities Purchased	Total Loans And Leases	Allowance For Loan And Lease Losses
Hillsborough	South Hillsborough Community Bank	2,278	6,221	1,207	11,349	135
	Southern Commerce Bank	1,417	2,249	2,700	18,815	459
	Southern Exchange Bank	1,835	14,586	4,800	28,944	232
	Southtrust Bank of Tampa	3,131	5,944	0	48,687	1,145
	Sun Bank of Tampa Bay	143,394	352,100	51,800	898,145	14,892
	The Bank of Tampa	12,199	43,526	7,195	104,495	1,755
	The Hillsboro Sun Bank	11,591	31,806	650	139,262	2,109
	The Key Bank of Florida	3,204	14,901	9,875	79,864	960
	The Terrace Bank of Florida	3,713	4,602	1,525	17,834	223
	The Village Bank of Florida	1,828	17,003	3,500	54,029	750
	University State Bank	1,262	5,302	3,100	20,444	380
	Valrico State Bank	873	6,898	500	14,059	132
	Hillsborough County totals (21 banks)	216,294	609,199	110,159	1,662,862	26,846
Holmes	The Bank of Bonifay	4,540	29,052	4,513	17,515	237
	Holmes County totals (1 bank)	4,540	29,052	4,513	17,515	237
Indian River	Barnett Bank of the Treasure Coast	21,073	94,485	15,540	439,238	7,742
	First American Bank of Indian River County	1,180	3,549	2,650	18,421	255
	The Beach Bank of Vero Beach	14,758	51,563	17,325	94,543	949
	Indian River County totals (3 banks)	37,011	149,597	35,515	552,202	8,946
Jackson	Bank of Jackson County	2,233	8,965	1,353	12,816	193
	Citizens Bank of Marianna	5,429	42,497	1,145	63,536	649
	Peoples Bank of Graceville	2,081	10,940	5,100	10,680	110
	SouthTrust Bank of Northwest Florida	6,109	34,696	0	90,582	1,078
	The Farmers Bank of Malone	1,057	1,884	5,184	12,580	88
	Jackson County totals (5 banks)	16,909	98,982	12,782	190,194	2,118
Jefferson	Farmers & Merchants Bank	2,420	18,486	0	31,237	319
	Jefferson County totals (1 bank)	2,420	18,486	0	31,237	319
Lafayette	Lafayette County State Bank	1,056	12,655	2,975	8,768	303
	Lafayette County totals (1 bank)	1,056	12,655	2,975	8,768	303
Lake	BankFirst	1,285	5,843	2,427	9,871	252
	Peoples State Bank of Groveland	1,898	3,897	4,175	36,292	714
	United Southern Bank	5,256	39,898	9,562	63,241	854
	Lake County totals (3 banks)	8,439	49,638	16,164	109,404	1,820
Lee	Community Bank of the Islands	3,964	9,800	0	40,655	409
	First Independence Bank of Florida	2,994	3,520	3,723	34,375	254
	South Florida Bank	5,286	11,552	12,505	61,085	736
	Tri-Cty Community Bank of Lehigh Acres	1,579	6,755	0	20,371	93
	Lee County totals (4 banks)	13,823	31,627	16,228	156,486	1,492
Leon	Barnett Bank of Tallahassee	89,195	69,524	11,000	297,409	6,418
	First Bank of Tallahassee	609	6,202	2,677	837	10
	Tallahassee State Bank	3,563	3,481	492	23,580	427
	Leon County totals (3 banks)	93,367	79,207	14,169	321,826	6,855

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County	Name	Net Loans	Premises And Fixed Assets	Other Real Estate Owned	Other Assets	Total Assets
Hillsborough	South Hillsborough Community Bank	11,214	60	0	245	21,225
	Southern Commerce Bank	18,356	289	651	358	26,020
	Southern Exchange Bank	28,712	880	0	1,083	51,896
	Southtrust Bank of Tampa	47,542	1,363	396	1,104	59,480
	Sun Bank of Tampa Bay	883,253	22,254	17,707	23,156	1,493,664
	The Bank of Tampa	102,740	4,903	1,797	2,792	175,152
	The Hillsboro Sun Bank	137,153	2,719	536	3,534	187,989
	The Key Bank of Florida	78,904	1,258	1,752	1,698	111,592
	The Terrace Bank of Florida	17,611	190	0	419	28,060
	The Village Bank of Florida	53,279	3,408	977	799	80,794
	University State Bank	20,064	1,354	751	279	32,112
	Valrico State Bank	13,927	189	0	401	22,788
	Hillsborough County totals (21 banks)	1,636,016	47,146	27,706	41,019	2,687,539
Holmes	The Bank of Bonifay	17,278	93	120	913	56,509
	Holmes County totals (1 bank)	17,278	93	120	913	56,509
Indian River	Barnett Bank of the Treasure Coast	431,496	20,593	2,807	8,587	594,581
	First American Bank of Indian River County	18,166	579	0	503	26,627
	The Beach Bank of Vero Beach	93,594	2,249	216	2,162	181,867
	Indian River County totals (3 banks)	543,256	23,421	3,023	11,252	803,075
Jackson	Bank of Jackson County	12,623	787	262	399	26,622
	Citizens Bank of Marianna	62,887	2,225	0	2,031	116,214
	Peoples Bank of Graceville	10,570	306	0	455	29,452
	SouthTrust Bank of Northwest Florida	89,504	4,890	1,064	2,607	138,870
	The Farmers Bank of Malone	12,492	530	799	405	22,351
	Jackson County totals (5 banks)	188,076	8,738	2,125	5,897	333,509
Jefferson	Farmers & Merchants Bank	30,918	1,516	66	1,268	54,674
	Jefferson County totals (1 bank)	30,918	1,516	66	1,268	54,674
Lafayette	Lafayette County State Bank	8,465	244	0	783	26,178
	Lafayette County totals (1 bank)	8,465	244	0	783	26,178
Lake	BankFirst	9,619	1,092	0	281	20,547
	Peoples State Bank of Groveland	35,578	1,148	294	1,034	48,024
	United Southern Bank	62,387	4,249	233	1,649	123,234
	Lake County totals (3 banks)	107,584	6,489	527	2,964	191,805
Lee	Community Bank of the Islands	40,246	1,946	0	538	56,494
	First Independence Bank of Florida	34,121	1,034	255	1,031	46,678
	South Florida Bank	60,349	1,166	0	1,346	92,204
	Tri-City Community Bank of Lehigh Acres	20,278	1,074	35	649	30,370
	Lee County totals (4 banks)	154,994	5,220	290	3,564	225,746
Leon	Barnett Bank of Tallahassee	290,991	8,357	2,512	9,223	480,802
	First Bank of Tallahassee	827	278	0	218	10,811
	Tallahassee State Bank	23,153	519	105	336	31,649
	Leon County totals (3 banks)	314,971	9,154	2,617	9,777	523,262

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County	Name	Deposits	Fed Funds Purchased & Securities Sold	U.S. Gov't. Notes	Other Liabilities	Total Liabilities
Hillsborough	South Hillsborough Community Bank	17,381	141	0	105	17,627
	Southern Commerce Bank	23,586	0	0	193	23,779
	Southern Exchange Bank	45,971	0	0	582	46,553
	Southtrust Bank of Tampa	50,089	2,677	0	331	53,097
	Sun Bank of Tampa Bay	1,308,963	58,605	0	17,062	1,384,630
	The Bank of Tampa	163,554	0	0	1,205	164,759
	The Hillsboro Sun Bank	166,808	3,597	0	1,401	171,806
	The Key Bank of Florida	103,024	0	0	566	103,590
	The Terrace Bank of Florida	24,856	0	0	243	25,099
	The Village Bank of Florida	74,263	0	0	1,334	75,597
	University State Bank	28,728	0	0	469	29,197
	Valrico State Bank	20,015	0	0	327	20,342
	Hillsborough County totals (21 banks)	2,374,677	69,540	1,675	28,672	2,474,564
Holmes	The Bank of Bonifay	49,281	0	0	698	49,979
	Holmes County totals (1 bank)	49,281	0	0	698	49,979
Indian River	Barnett Bank of the Treasure Coast	561,100	1,075	0	3,334	565,509
	First American Bank of Indian River County	24,169	0	0	191	24,360
	The Beach Bank of Vero Beach	163,888	0	0	1,777	165,665
	Indian River County totals (3 banks)	749,157	1,075	0	5,302	755,534
Jackson	Bank of Jackson County	23,894	0	0	269	24,163
	Citizens Bank of Marianna	100,971	0	0	904	101,875
	Peoples Bank of Graceville	24,164	0	0	410	24,574
	SouthTrust Bank of Northwest Florida	128,169	0	0	1,697	129,866
	The Farmers Bank of Malone	20,495	0	0	310	20,805
	Jackson County totals (5 banks)	297,693	0	0	3,590	301,283
Jefferson	Farmers & Merchants Bank	47,952	1,500	0	604	50,056
	Jefferson County totals (1 bank)	47,952	1,500	0	604	50,056
Lafayette	Lafayette County State Bank	23,876	0	0	474	24,350
	Lafayette County totals (1 bank)	23,876	0	0	474	24,350
Lake	BankFirst	17,119	0	0	448	17,567
	Peoples State Bank of Groveland	40,324	0	0	245	40,569
	United Southern Bank	113,237	0	0	994	114,231
	Lake County totals (3 banks)	170,680	0	0	1,687	172,367
Lee	Community Bank of the Islands	50,801	0	0	486	51,287
	First Independence Bank of Florida	43,342	0	0	286	43,628
	South Florida Bank	81,820	470	0	1,022	83,312
	Tri-City Community Bank of Lehigh Acres	26,981	0	0	173	27,154
	Lee County totals (4 banks)	202,944	470	0	1,967	205,381
Leon	Barnett Bank of Tallahassee	395,788	58,732	0	3,077	457,597
	First Bank of Tallahassee	6,565	0	0	214	6,779
	Tallahassee State Bank	27,725	1,350	0	443	29,518
	Leon County totals (3 banks)	430,078	60,082	0	3,734	493,894

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County	Name	Pref. Stock	Common Stock	Surplus	Undivided Profits & Capital Reserves	Total Capital	Total Liabilities & Capital
Hillsborough	South Hillsborough Community Bank	0	803	3,212	(417)	3,598	21,225
	Southern Commerce Bank	0	1,990	1,497	(1,246)	2,241	26,020
	Southern Exchange Bank	0	2,772	2,228	343	5,343	51,896
	Southtrust Bank of Tampa	0	3,000	5,852	(2,469)	6,383	59,480
	Sun Bank of Tampa Bay	0	7,391	44,868	56,775	109,034	1,493,664
	The Bank of Tampa	0	2,000	8,000	393	10,393	175,152
	The Hillsboro Sun Bank	0	2,000	4,611	9,572	16,183	187,989
	The Key Bank of Florida	0	1,089	5,500	1,413	8,002	111,592
	The Terrace Bank of Florida	0	1,575	1,000	386	2,961	28,060
	The Village Bank of Florida	0	2,420	1,564	1,213	5,197	80,794
	University State Bank	0	904	1,354	657	2,915	32,112
	Valrico State Bank	0	1,514	1,000	(68)	2,446	22,788
	Hillsborough County totals (21 banks)	0	42,883	95,914	74,178	212,975	2,687,539
Holmes	The Bank of Bonifay	0	125	1,500	4,905	6,530	56,509
	Holmes County totals (1 bank)	0	125	1,500	4,905	6,530	56,509
Indian River	Barnett Bank of the Treasure Coast	0	1,250	18,822	9,000	29,072	594,581
	First American Bank of Indian River County	0	1,036	500	731	2,267	26,627
	The Beach Bank of Vero Beach	0	494	6,128	9,580	16,202	181,867
	Indian River County totals (3 banks)	0	2,780	25,450	19,311	47,541	803,075
Jackson	Bank of Jackson County	0	500	1,100	859	2,459	26,622
	Citizens Bank of Marianna	0	1,000	2,500	10,839	14,339	116,214
	Peoples Bank of Graceville	0	250	950	3,678	4,878	29,452
	SouthTrust Bank of Northwest Florida	0	703	4,217	4,084	9,004	138,870
	The Farmers Bank of Malone	0	570	570	406	1,546	22,351
	Jackson County totals (5 banks)	0	3,023	9,337	19,866	32,226	333,509
Jefferson	Farmers & Merchants Bank	0	600	700	3,318	4,618	54,674
	Jefferson County totals (1 bank)	0	600	700	3,318	4,618	54,674
Lafayette	Lafayette County State Bank	0	50	620	1,158	1,828	26,178
	Lafayette County totals (1 bank)	0	50	620	1,158	1,828	26,178
Lake	BankFirst	0	1,200	1,500	280	2,980	20,547
	Peoples State Bank of Groveland	0	720	720	6,015	7,455	48,024
	United Southern Bank	0	1,028	2,028	5,947	9,003	123,234
	Lake County totals (3 banks)	0	2,948	4,248	12,242	19,438	191,805
Lee	Community Bank of the Islands	0	1,200	1,200	2,807	5,207	56,494
	First Independence Bank of Florida	0	1,250	1,250	550	3,050	46,678
	South Florida Bank	0	4,380	4,019	493	8,892	92,204
	Tri-City Community Bank of Lehigh Acres	0	1,390	1,390	436	3,216	30,370
	Lee County totals (4 banks)	0	8,220	7,859	4,286	20,365	225,746
Leon	Barnett Bank of Tallahassee	0	3,000	6,550	13,655	23,205	480,802
	First Bank of Tallahassee	0	2,000	1,500	532	4,032	10,811
	Tallahassee State Bank	0	540	2,358	(767)	2,131	31,649
	Leon County totals (3 banks)	0	5,540	10,408	13,420	29,368	523,262

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County	Name	Cash And Balances Due From Banks	Securities	Fed Funds Sold And Securities Purchased	Total Loans And Leases	Allowance For Loan And Lease Losses
Levy	Drummond Community Bank	1,870	589	4,930	14,508	84
	Levy County State Bank	5,851	13,034	7,285	41,516	728
	The Perkins State Bank	3,193	21,067	2,100	40,899	513
	Levy County totals (3 banks)	10,914	34,690	14,315	96,923	1,325
Liberty	C & L Bank of Bristol	1,912	2,056	1,015	16,103	153
	Liberty County totals (1 bank)	1,912	2,056	1,015	16,103	153
Madison	Bank of Madison County	1,856	17,571	1,496	21,185	367
	Madison County totals (1 bank)	1,856	17,571	1,496	21,185	367
Manatee	American Bank of Bradenton	873	4,999	2,250	15,187	70
	First Commercial Bank of Manatee Cty.	3,886	3,003	2,000	24,583	124
	The Bank of Bradenton	864	11,424	1,655	18,046	275
	Manatee County totals (3 banks)	5,623	19,426	5,905	57,816	469
Marion	Citizens First Bank of Ocala	2,401	10,346	180	12,856	529
	Dunnellon State Bank	2,695	40,125	5,635	13,196	110
	Friendship Community Bank	678	5,740	1,570	6,599	203
	Independent Bank of Ocala	2,494	2,684	0	10,688	112
	SouthTrust Bank of Central Florida	8,272	37,160	3,578	54,134	816
	Sun Bank of Ocala	23,346	115,913	28,425	311,034	5,141
	Marion County totals (6 banks)	39,886	211,968	39,388	408,507	6,911
Martin	American Bank of Martin County	3,553	9,193	0	55,553	714
	First Bank of Indiantown	3,074	3,609	1,523	21,049	219
	First Marine Bank of Florida	861	3,183	280	11,798	544
	Martin County totals (3 banks)	7,488	15,985	1,803	88,400	1,477
Monroe	Barnett Bank of the Keys	18,992	79,653	2,500	279,072	2,093
	C & S Bank of Monroe County	8,684	24,826	28,700	139,260	2,966
	First State Bank of the Florida Keys	7,444	46,965	5,241	49,292	497
	TIB Bank of the Keys	9,021	35,576	2,210	118,910	1,199
	Monroe County totals (4 banks)	44,141	187,020	38,651	586,534	6,755
Nassau	Barnett Bank of Nassau County	4,588	6,827	0	72,482	594
	First Coast Community Bank	1,526	7,990	8,784	13,717	279
	Nassau County totals (2 banks)	6,114	14,817	8,784	86,199	873
Okaloosa	Barnett Bank of Northwest Florida	10,733	22,296	0	172,249	1,292
	Destin Bank	475	137	482	22,370	289
	Emerald Coast State Bank	701	6,482	1,675	5,329	54
	First Bank of Crestview	2,001	15,122	2,900	17,796	395
	First City Bank of Fort Walton	4,253	26,208	0	40,889	581
	Ready Bank of Fort Walton Beach	724	2,199	2,025	10,403	104
	Vanguard Bank & Trust Company	7,796	35,556	6,080	105,760	2,219
	Okaloosa County totals (7 banks)	26,683	108,000	13,162	374,796	4,934
Okceehobee	Barnett Bank of Lake Okeechobee	8,380	29,225	1,195	140,823	1,743
	Okceehobee County totals (1 bank)	8,380	29,225	1,195	140,823	1,743

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County	Name	Net Loans	Premises And Fixed Assets	Other Real Estate Owned	Other Assets	Total Assets
Levy	Drummond Community Bank	14,424	463	0	278	22,554
	Levy County State Bank	40,788	2,438	255	1,500	71,151
	The Perkins State Bank	40,386	1,609	535	942	69,832
	Levy County totals (3 banks)	95,598	4,510	790	2,720	163,537
Liberty	C & L Bank of Bristol	15,950	226	78	299	21,536
	Liberty County totals (1 bank)	15,950	226	78	299	21,536
Madison	Bank of Madison County	20,818	584	0	848	43,173
	Madison County totals (1 bank)	20,818	584	0	848	43,173
Manatee	American Bank of Bradenton	15,117	1,137	0	212	24,588
	First Commercial Bank of Manatee Cty.	24,459	906	39	607	34,900
	The Bank of Bradenton	17,771	381	0	484	32,579
	Manatee County totals (3 banks)	57,347	2,424	39	1,303	92,067
Marion	Citizens First Bank of Ocala	12,327	1,023	0	361	26,638
	Dunnellon State Bank	13,086	279	0	1,241	63,061
	Friendship Community Bank	6,396	42	0	200	14,626
	Independent Bank of Ocala	10,576	86	0	294	16,134
	SouthTrust Bank of Central Florida	53,318	4,000	554	2,024	108,906
	Sun Bank of Ocala	305,893	7,674	1,978	7,988	491,217
	Marion County totals (6 banks)	401,596	13,104	2,532	12,108	720,582
Martin	American Bank of Martin County	54,839	1,681	176	1,032	70,474
	First Bank of Indiantown	20,830	938	0	887	30,861
	First Marine Bank of Florida	11,254	869	391	327	17,165
	Martin County totals (3 banks)	86,923	3,488	567	2,246	118,500
Monroe	Barnett Bank of the Keys	276,979	4,432	1,068	11,614	395,238
	C & S Bank of Monroe County	136,294	4,224	1,500	17,153	221,381
	First State Bank of the Florida Keys	48,795	1,343	0	1,781	111,569
	TIB Bank of the Keys	117,711	5,303	0	1,916	171,737
	Monroe County totals (4 banks)	579,779	15,302	2,568	32,464	899,925
Nassau	Barnett Bank of Nassau County	71,888	1,969	352	1,137	86,761
	First Coast Community Bank	13,438	671	0	299	32,708
	Nassau County totals (2 banks)	85,326	2,640	352	1,436	119,469
Okaloosa	Barnett Bank of Northwest Florida	170,957	5,159	1,052	2,869	213,066
	Destin Bank	22,081	1,121	449	311	25,056
	Emerald Coast State Bank	5,275	924	1,054	315	16,426
	First Bank of Crestview	17,401	904	1,088	475	39,891
	First City Bank of Fort Walton	40,308	3,299	362	1,138	75,568
	Ready Bank of Fort Walton Beach	10,299	605	0	193	16,045
	Vanguard Bank & Trust Company	103,541	4,678	3,662	11,732	173,045
	Okaloosa County totals (7 banks)	369,862	16,690	7,667	17,033	559,097
Okeechobee	Barnett Bank of Lake Okeechobee	139,080	2,578	39	4,509	185,006
	Okeechobee County totals (1 bank)	139,080	2,578	39	4,509	185,006

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County	Name	Deposits	Fed Funds Purchased & Securities Sold	U.S. Gov't. Notes	Other Liabilities	Total Liabilities
Levy	Drummond Community Bank	19,953	0	0	234	20,187
	Levy County State Bank	61,613	2,666	0	480	64,759
	The Perkins State Bank	62,927	0	0	571	63,498
	Levy County totals (3 banks)	144,493	2,666	0	1,285	148,444
Liberty	C & L Bank of Bristol	19,243	0	0	210	19,453
	Liberty County totals (1 bank)	19,243	0	0	210	19,453
Madison	Bank of Madison County	39,437	0	0	523	39,960
	Madison County totals (1 bank)	39,437	0	0	523	39,960
Manatee	American Bank of Bradenton	20,490	1,326	0	271	22,087
	First Commercial Bank of Manatee Cty.	32,240	0	0	124	32,364
	The Bank of Bradenton	29,709	0	0	431	30,140
	Manatee County totals (3 banks)	82,439	1,326	0	826	84,591
Marion	Citizens First Bank of Ocala	24,889	0	0	100	24,989
	Dunnellon State Bank	57,899	0	0	225	58,124
	Friendship Community Bank	12,236	0	0	89	12,325
	Independent Bank of Ocala	13,906	149	0	270	14,325
	SouthTrust Bank of Central Florida	100,674	0	0	1,202	101,876
	Sun Bank of Ocala	453,458	0	0	2,665	456,123
	Marion County totals (6 banks)	663,062	149	0	4,551	667,762
Martin	American Bank of Martin County	64,520	256	0	496	65,272
	First Bank of Indiantown	28,163	0	0	364	28,527
	First Marine Bank of Florida	16,769	0	0	479	17,248
	Martin County totals (3 banks)	109,452	256	0	1,339	111,047
Monroe	Barnett Bank of the Keys	346,243	15,385	0	10,498	372,126
	C & S Bank of Monroe County	183,310	0	0	9,234	192,544
	First State Bank of the Florida Keys	98,722	1,134	0	1,395	101,251
	TIB Bank of the Keys	152,204	254	1,273	4,684	158,415
	Monroe County totals (4 banks)	780,479	16,773	1,273	25,811	824,336
Nassau	Barnett Bank of Nassau County	74,927	6,600	0	693	82,220
	First Coast Community Bank	20,225	9,000	0	495	29,720
	Nassau County totals (2 banks)	95,152	15,600	0	1,188	111,940
Okaloosa	Barnett Bank of Northwest Florida	197,708	2,600	0	1,776	202,084
	Destin Bank	22,072	0	0	1,215	23,287
	Emerald Coast State Bank	13,760	0	0	89	13,849
	First Bank of Crestview	35,101	0	204	658	35,963
	First City Bank of Fort Walton	68,535	0	600	411	69,546
	Ready Bank of Fort Walton Beach	13,406	0	0	295	13,701
	Vanguard Bank & Trust Company	151,454	0	0	2,518	153,972
	Okaloosa County totals (7 banks)	502,036	2,600	804	6,962	512,402
Okeechobee	Barnett Bank of Lake Okeechobee	170,245	3,063	0	1,611	174,919
	Okeechobee County totals (1 bank)	170,245	3,063	0	1,611	174,919

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County	Name	Pref. Stock	Common Stock	Surplus	Undivided Profits & Capital Reserves	Total Capital	Total Liabilities & Capital
Levy	Drummond Community Bank	0	880	820	667	2,367	22,554
	Levy County State Bank	0	185	2,118	4,089	6,392	71,151
	The Perkins State Bank	0	240	1,210	4,884	6,334	69,832
	Levy County totals (3 banks)	0	1,305	4,148	9,640	15,093	163,537
Liberty	C & L Bank of Bristol	0	200	300	1,583	2,083	21,536
	Liberty County totals (1 bank)	0	200	300	1,583	2,083	21,536
Madison	Bank of Madison County	0	735	1,610	868	3,213	43,173
	Madison County totals (1 bank)	0	735	1,610	868	3,213	43,173
Manatee	American Bank of Bradenton	0	1,316	1,316	(131)	2,501	24,588
	First Commercial Bank of Manatee Cty.	0	740	1,400	396	2,536	34,900
	The Bank of Bradenton	0	978	908	553	2,439	32,579
	Manatee County totals (3 banks)	0	3,034	3,624	818	7,476	92,067
Marion	Citizens First Bank of Ocala	0	750	1,250	(351)	1,649	26,638
	Dunnellon State Bank	0	1,200	3,500	237	4,937	63,061
	Friendship Community Bank	0	2,025	707	(431)	2,301	14,626
	Independent Bank of Ocala	0	900	1,300	(391)	1,809	16,134
	SouthTrust Bank of Central Florida	0	2,250	10,934	(6,154)	7,030	108,906
	Sun Bank of Ocala	0	2,375	8,644	24,075	35,094	491,217
	Marion County totals (6 banks)	0	9,500	26,335	16,985	52,820	720,582
Martin	American Bank of Martin County	0	1,600	1,910	1,692	5,202	70,474
	First Bank of Indiantown	1,421	404	404	105	2,334	30,861
	First Marine Bank of Florida	0	1,500	424	(2,007)	(83)	17,165
	Martin County totals (3 banks)	1,421	3,504	2,738	(210)	7,453	118,500
Monroe	Barnett Bank of the Keys	0	9,400	5,600	8,112	23,112	395,238
	C & S Bank of Monroe County	0	1,054	25,886	1,897	28,837	221,381
	First State Bank of the Florida Keys	0	790	4,213	5,315	10,318	111,569
	TIB Bank of the Keys	0	854	4,379	8,089	13,322	171,737
	Monroe County totals (4 banks)	0	12,098	40,078	23,413	75,589	899,925
Nassau	Barnett Bank of Nassau County	0	400	400	3,741	4,541	86,761
	First Coast Community Bank	0	2,000	591	397	2,988	32,708
	Nassau County totals (2 banks)	0	2,400	991	4,138	7,529	119,469
Okaloosa	Barnett Bank of Northwest Florida	0	1,000	4,532	5,450	10,982	213,066
	Destin Bank	0	2,400	700	(1,331)	1,769	25,056
	Emerald Coast State Bank	0	900	2,055	(378)	2,577	16,426
	First Bank of Crestview	0	400	2,400	1,128	3,928	39,891
	First City Bank of Fort Walton	0	414	1,836	3,772	6,022	75,568
	Ready Bank of Fort Walton Beach	0	1,030	768	546	2,344	16,045
	Vanguard Bank & Trust Company	0	1,359	17,721	(7)	19,073	173,045
	Okaloosa County totals (7 banks)	0	7,503	30,012	9,180	46,695	559,097
Okeechobee	Barnett Bank of Lake Okeechobee	0	377	4,324	5,386	10,087	185,006
	Okeechobee County totals (1 bank)	0	377	4,324	5,386	10,087	185,006

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County	Name	Cash And Balances Due From Banks	Securities	Fed Funds Sold And Securities Purchased	Total Loans And Leases	Allowance For Loan And Lease Losses
Orange	Bank of Central Florida	5,213	21,170	8,773	66,707	257
	Commercial State Bank of Orlando	4,956	4,733	4,000	36,551	476
	Community First Bank of Central Florida	2,683	3,771	2,503	28,434	385
	Independent Bankers' Bank of Florida	7,917	22,876	9,952	17,872	360
	Orange Bank	14,208	17,462	5,077	189,808	2,924
	SouthTrust Bank of Orlando	7,680	757		6,663	83
	The Bank of Winter Park	2,770	5,634		11,683	116
	United American Bank of Central Fla.	4,874	10,195	2,500	55,958	1,226
Orange County totals (8 banks)		50,301	86,598	32,848	413,676	5,827
Osceola	First Sterling Bank of Osceola County	928	2,322	1,511	5,012	20
	Public Bank	3,330	5,470	4,388	24,532	799
	Osceola County totals (2 banks)	4,258	7,792	5,899	29,544	819
Palm Beach	1st United Bank	4,763	2,569	11,380	30,201	293
	Admiralty Bank	2,639	9,248	1,980	31,109	611
	Bank of Belle Glade	5,810	9,504	10,410	19,086	184
	Bank of Pahokee	5,466	22,827	6,777	23,996	493
	Bank of South Palm Beaches	2,139	9,500	550	58,211	1,372
	Banyan Bank	1,053	6,679	3,574	23,500	489
	Barnett Bank of Palm Beach County	185,939	498,634	35,000	1,825,013	18,499
	Boca Bank	6,880	16,773	9,202	81,590	937
	Carney Bank	2,827	7,686	3,275	37,247	504
	Equity Bank	3,185	4,239	6,600	49,417	533
	First Southern Bank	2,550	2,936	3,805	27,107	263
	Governors Bank	3,413	5,785	4,195	40,017	370
	Great Southern Bank	2,719	10,244	526	25,491	350
	Mizner Bank	2,633	10,900	248	25,319	378
	Prime Bank	1,957	10,365	900	30,694	559
	Southcoast Bank Corporation	1,256	4,008	0	22,796	425
	Suburban Bank	7,906	57,835	0	142,823	1,711
	Transflorida Bank of Palm Beach	3,253	10,374	9,750	20,684	208
	Palm Beach County totals (18 banks)	246,388	700,106	108,172	2,514,301	28,179
Pasco	Barnett Bank of Pasco County	33,526	185,026	4,000	694,495	14,000
	Florida State Bank	2,930	14,726	4,050	57,778	1,088
	Lake State Bank	779	4,918	700	8,774	152
	Peoples State Bank	3,176	5,126	2,850	43,920	437
	Sun Bank of Pasco County	8,688	43,713	9,725	188,551	3,499
Pasco County totals (5 banks)		49,099	253,509	21,325	993,518	19,176
Pinellas	Ameribank	6,239	9,908	6,300	34,825	511
	Bank of St. Petersburg	905	3,005	4,255	12,597	144
	Barnett Bank of Pinellas County	116,613	484,094	0	2,090,487	24,230
	Citizens Bank of Clearwater	2,917	8,538	840	42,257	698
	Countryside Bankers	1,644	3,649	165	16,136	145
	First Central Bank	3,119	5,314	0	21,240	298
	First Gulf Bank	1,991	46,127	9,250	43,367	439
	Florida Bank of Commerce	3,134	2,503	7,042	29,252	501
	Gulf Bank of Dunedin	2,804	6,205	2,175	20,394	299
	Indian Rocks State Bank	1,527	21,420	1,350	22,259	167
	Marine Bank	1,079	9,505	1,050	21,145	300
	Mercantile Bank	1,425	3,966	5,886	57,267	878
	Pinellas Community Bank	2,474	7,037	1,243	27,798	258
	Republic Bank	14,832	28,933	13,550	119,163	2,023
	Rutland's Florida Gulf Bank	684	2,773	1,950	10,276	109
	SouthTrust Bank of Pinellas County	11,518	51,410	0	181,191	2,096

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County	Name	Net Loans	Premises And Fixed Assets	Other Real Estate Owned	Other Assets	Total Assets
Orange	Bank of Central Florida	66,450	1,409	469	1,026	104,510
	Commercial State Bank of Orlando	36,075	2,170	777	785	53,496
	Community First Bank of Central Florida	28,049	2,046	797	472	40,321
	Independent Bankers' Bank of Florida	17,512	414	0	714	59,385
	Orange Bank	186,884	7,738	3,744	5,514	240,620
	SouthTrust Bank of Orlando	6,580	1,321	0	292	16,630
	The Bank of Winter Park	11,567	406	0	333	20,710
	United American Bank of Central Fla.	54,732	1,056	280	2,261	75,948
	Orange County totals (8 banks)	407,849	16,560	6,067	11,397	611,620
Osceola	Firs' Sterling Bank of Osceola County	4,992	928	0	148	10,829
	Public Bank	23,733	1,422	478	801	39,622
	Osceola County totals (2 banks)	28,725	2,350	478	949	50,451
Palm Beach	1st United Bank	29,908	945	0	729	50,294
	Admiralty Bank	30,498	952	77	1,235	46,629
	Bank of Belle Glade	18,902	1,023	0	444	46,093
	Bank of Pahokee	23,503	1,502	1,674	1,078	62,827
	Bank of South Palm Beaches	56,839	423	4,300	1,534	75,285
	Banyan Bank	23,011	165	0	333	34,815
	Barnett Bank of Palm Beach County	1,806,514	56,444	19,877	152,935	2,755,343
	Boca Bank	80,653	2,250	3,935	1,765	121,458
	Carney Bank	36,743	1,244	703	650	53,128
	Equity Bank	48,884	210	4,622	985	68,725
	First Southern Bank	26,844	609	0	343	37,087
	Governors Bank	39,647	691	145	647	54,523
	Great Southern Bank	25,141	801	0	520	39,951
	Mizner Bank	24,941	773	34	623	40,152
	Prime Bank	30,135	460	2,716	548	47,081
	Southcoast Bank Corporation	22,371	985	0	722	29,342
	Suburban Bank	141,112	2,570	870	3,394	213,687
	Transflorida Bank of Palm Beach	20,476	47	683	1,157	45,740
	Palm Beach County totals (18 banks)	2,486,122	72,094	39,636	169,642	3,822,160
Pasco	Barnett Bank of Pasco County	680,495	17,345	9,968	18,763	949,123
	Florida State Bank	56,690	2,883	10,750	2,004	94,033
	Lake State Bank	8,622	929	346	209	16,503
	Peoples State Bank	43,483	1,696	24	627	56,982
	Sun Bank of Pasco County	185,052	5,482	5,366	4,240	262,266
	Pasco County totals (5 banks)	974,342	28,335	26,454	25,843	1,378,907
Pinellas	Ameribank	34,314	1,107	680	807	59,355
	Bank of St. Petersburg	12,453	617	496	179	21,910
	Barnett Bank of Pinellas County	2,066,257	45,987	17,433	44,346	2,774,730
	Citizens Bank of Clearwater	41,559	1,412	0	681	55,947
	Countryside Bankers	15,991	375	0	601	22,425
	First Central Bank	20,942	425	400	362	30,562
	First Gulf Bank	42,928	2,398	0	1,587	104,281
	Florida Bank of Commerce	28,751	1,628	2,230	474	45,762
	Gulf Bank of Dunedin	20,095	1,165	0	319	32,763
	Indian Rocks State Bank	22,092	1,527	0	735	48,651
	Marine Bank	20,845	909	0	382	33,770
	Mercantile Bank	56,389	1,145	0	736	69,547
	Pinellas Community Bank	27,540	1,729	237	557	40,817
	Republic Bank	117,140	2,032	11,699	2,724	190,910
	Rutland's Florida Gulf Bank	10,167	1,080	0	93	16,747
	SouthTrust Bank of Pinellas County	179,095	4,896	1,232	4,109	252,260

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County	Name	Deposits	Fed Funds Purchased & Securities Sold	U.S. Gov't. Notes	Other Liabilities	Total Liabilities
Orange	Bank of Central Florida	90,037	1,877	1,000	629	93,543
	Commercial State Bank of Orlando	46,871	240	0	968	48,079
	Community First Bank of Central Florida	36,540	0	0	525	37,065
	Independent Bankers' Bank of Florida	41,205	12,112	0	332	53,649
	Orange Bank	219,746	2,216	0	2,020	223,982
	SouthTrust Bank of Orlando	11,149	570	0	36	11,755
	The Bank of Winter Park	15,985	600	0	285	16,870
	United American Bank of Central Fla.	71,344	0	0	438	71,782
Orange County totals (8 banks)		532,877	17,615	1,000	5,233	556,725
Osceola	First Sterling Bank of Osceola County	9,376	0	0	81	9,457
	Public Bank	37,197	0	0	138	37,335
	Osceola County totals (2 banks)	46,573	0	0	219	46,792
Palm Beach	1st United Bank	44,577	0	0	413	44,990
	Admiralty Bank	41,455	0	0	450	41,905
	Bank of Belle Glade	39,893	0	0	316	40,209
	Bank of Pahokee	50,089	5,223	0	1,023	56,335
	Bank of South Palm Beaches	69,930	0	0	2,034	71,964
	Banyan Bank	31,750	0	0	174	31,924
	Barnett Bank of Palm Beach County	2,493,442	76,350	0	21,212	2,591,004
	Boca Bank	110,553	1,200	1,342	1,304	114,399
	Carney Bank	48,075	500	0	529	49,104
	Equity Bank	62,621	0	0	2,061	64,682
	First Southern Bank	33,973	0	0	188	34,161
	Governors Bank	47,060	1,626	0	654	49,340
	Great Southern Bank	34,609	0	0	232	34,841
	Mizner Bank	34,055	0	0	1,044	35,099
	Prime Bank	43,543	0	0	502	44,045
	Southcoast Bank Corporation	28,270	63	0	362	28,695
	Suburban Bank	180,493	19,121	0	1,823	201,437
	Transflorida Bank of Palm Beach	40,185	0	0	1,381	41,566
Palm Beach County totals (18 banks)		3,434,573	104,083	1,342	35,702	3,575,700
Pasco	Barnett Bank of Pasco County	892,514	5,446	601	4,872	903,433
	Florida State Bank	83,279	0	0	9,743	93,022
	Lake State Bank	14,087	0	0	58	14,145
	Peoples State Bank	51,844	166	0	457	52,467
	Sun Bank of Pasco County	244,932	1,115	0	1,163	247,210
Pasco County totals (5 banks)		1,286,656	6,727	601	16,293	1,310,277
Pinellas	Ameribank	53,876	887	0	475	55,238
	Bank of St. Petersburg	20,239	0	0	85	20,324
	Barnett Bank of Pinellas County	2,510,004	110,426	0	21,861	2,642,291
	Citizens Bank of Clearwater	49,596	809	0	173	50,578
	Countryside Bankers	19,797	0	0	341	20,136
	First Central Bank	26,953	0	0	288	27,241
	First Gulf Bank	94,455	0	0	1,205	95,660
	Florida Bank of Commerce	43,251	0	259	240	43,750
	Gulf Bank of Dunedin	29,832	0	0	206	30,038
	Indian Rocks State Bank	43,868	0	0	577	44,445
	Marine Bank	28,127	1,943	0	333	30,403
	Mercantile Bank	63,030	0	0	84	63,114
	Pinellas Community Bank	37,769	0	0	93	37,862
	Republic Bank	173,923	447	0	1,122	175,492
	Rutland's Florida Gulf Bank	13,652	0	0	297	13,949
	SouthTrust Bank of Pinellas County	197,129	38,567	0	1,565	237,261

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County	Name	Pref. Stock	Common Stock	Surplus	Undivided Profits & Capital Reserves	Total Capital	Total Liabilities & Capital
Orange	Bank of Central Florida	0	867	1,138	8,962	10,967	104,510
	Commercial State Bank of Orlando	0	3,066	1,583	768	5,417	53,496
	Community First Bank of Central Florida	0	500	1,100	1,656	3,256	40,321
	Independent Bankers' Bank of Florida	0	1,823	1,911	2,002	5,736	59,385
	Orange Bank	0	735	7,558	8,345	16,638	240,620
	SouthTrust Bank of Orlando	0	800	4,000	75	4,875	16,630
	The Bank of Winter Park	0	2,057	1,500	283	3,840	20,710
	United American Bank of Central Fla.	0	1,500	2,495	171	4,166	75,948
Orange County totals (8 banks)		0	11,348	21,285	22,262	54,895	611,620
Osceola	First Sterling Bank of Osceola County	0	1,200	240	(68)	1,372	10,829
	Public Bank	0	625	775	887	2,287	39,622
	Osceola County totals (2 banks)	0	1,825	1,015	819	3,659	50,451
Palm Beach	1st United Bank	0	2,583	1,977	744	5,304	50,294
	Admiralty Bank	0	3,000	2,114	(390)	4,724	46,629
	Bank of Belle Glade	0	300	3,000	2,584	5,884	46,093
	Bank of Pahokee	0	500	1,500	4,492	6,492	62,827
	Bank of South Palm Beaches	0	1,450	1,915	(44)	3,321	75,285
	Banyan Bank	990	1,813	816	(728)	2,891	34,815
	Barnett Bank of Palm Beach County	0	1,000	119,603	43,736	164,339	2,755,343
	Boca Bank	0	1,880	2,607	2,572	7,059	121,458
	Carney Bank	0	4,939	2,982	(3,897)	4,024	53,128
	Equity Bank	0	1,141	2,543	359	4,043	68,725
	First Southern Bank	0	2,869	1,200	(1,143)	2,926	37,087
	Governors Bank	0	2,500	2,050	633	5,183	54,523
	Great Southern Bank	0	2,550	2,040	520	5,110	39,951
	Mizner Bank	0	3,620	1,321	112	5,053	40,152
	Prime Bank	0	2,183	2,217	(1,364)	3,036	47,081
	Southcoast Bank Corporation	1,500	351	1,362	(2,566)	647	29,342
	Suburban Bank	0	2,250	5,750	4,250	12,250	213,687
	Transflorida Bank of Palm Beach	0	2,250	600	1,324	4,174	45,740
	Palm Beach County totals (18 banks)	2,490	37,179	155,597	51,194	246,460	3,822,160
Pasco	Barnett Bank of Pasco County	0	1,861	24,239	19,590	45,690	949,123
	Florida State Bank	1,500	9,030	15,341	(24,860)	1,011	94,033
	Lake State Bank	0	2,531	583	(756)	2,358	16,503
	Peoples State Bank	0	1,988	1,488	1,039	4,515	56,982
	Sun Bank of Pasco County	0	317	5,927	8,812	15,056	262,266
Pasco County totals (5 banks)		1,500	15,727	47,578	3,825	68,630	1,378,907
Pinellas	Ameribank	0	1,400	1,400	1,317	4,117	59,355
	Bank of St. Petersburg	0	1,060	1,111	(585)	1,586	21,910
	Barnett Bank of Pinellas County	0	2,000	58,600	71,839	132,439	2,774,730
	Citizens Bank of Clearwater	0	4,800	960	(391)	5,369	55,947
	Countryside Bankers	0	1,750	1,575	(1,036)	2,289	22,425
	First Central Bank	0	1,500	1,000	821	3,321	30,562
	First Gulf Bank	0	4,125	3,765	731	8,621	104,281
	Florida Bank of Commerce	0	669	1,200	143	2,012	45,762
	Gulf Bank of Dunedin	0	2,226	2,129	(1,630)	2,725	32,763
	Indian Rocks State Bank	0	1,400	2,000	806	4,206	48,651
	Marine Bank	0	1,050	1,950	367	3,367	33,770
	Mercantile Bank	0	4,712	3,474	(1,753)	6,433	69,547
	Pinellas Community Bank	0	3,200	745	(990)	2,955	40,817
	Republic Bank	0	2,006	7,827	5,585	15,418	190,910
	Rutland's Florida Gulf Bank	0	1,500	900	398	2,798	16,747
	SouthTrust Bank of Pinellas County	0	750	9,688	4,561	14,999	252,260

REPORT OF CONDITION
STATE-CHARTERED COMMERCIAL BANKS AND TRUST COMPANIES
DECEMBER 31, 1990
(All amounts are in thousands)

County	Name	Cash And Balances Due From Banks	Securities	Fed Funds Sold And Securities Purchased	Total Loans And Leases	Allowance For Loan And Lease Losses
Pinellas	United Bank of Pinellas	2,042	11,570	3,477	44,194	728
	Pinellas County totals (17 banks)	174,947	705,957	58,533	2,793,848	33,824
Polk	American Bank and Trust of Polk Cty.	5,031	20,748	1,820	63,149	731
	Barnett Bank of Polk County	40,603	103,203	19,410	686,189	6,269
	Citrus and Chemical Bank	9,437	20,679	12,425	121,005	1,020
	Commerce Bank of Central Florida	1,603	5,032	5,050	14,595	114
	First Sterling Bank	2,313	4,113	2,906	18,820	191
	Peoples Bank of Lakeland	40,029	318,037	44,800	109,493	2,500
	The Citizens Bank of Frostproof	3,534	14,659	5,250	19,902	71
	Polk County totals (7 banks)	102,550	486,471	91,661	1,033,153	10,896
Putnam	Putnam State Bank	1,591	398	2,278	9,481	106
	Putnam County totals (1 bank)	1,591	398	2,278	9,481	106
Sarasota	Barnett Bank of Southwest Florida	72,178	121,920	0	1,505,696	13,170
	First State Bank of Sarasota	1,625	2,181	4,540	17,154	129
	Guaranty Bank of Southwest Florida	2,570	2,206	2,345	20,132	472
	SouthTrust Bank of Sarasota County	5,697	8,926	244	25,176	312
	West Coast Bank	2,070	4,759	9,350	22,086	234
	Sarasota County totals (5 banks)	84,140	139,992	16,479	1,590,244	14,317
Seminole	First Seminole Bank	1,576	5,137	2,315	11,560	152
	Southern Bank of Central Florida	1,073	5,918	9,825	13,520	186
	The Citizens Bank of Oviedo	2,041	34,269	2,362	19,245	72
	Seminole County totals (3 banks)	4,690	45,324	14,502	44,325	410
St. Johns	Barnett Bank of St. Johns County	29,329	54,777	1,215	315,985	3,656
	Prosperity Bank of St. Augustine	3,419	1,679	2,403	29,448	212
	St. Johns County totals (2 banks)	32,748	56,456	3,618	345,433	3,868
St. Lucie	SeaFirst Bank	710	1,068	2,616	7,435	778
	St. Lucie County totals (1 bank)	710	1,068	2,616	7,435	778
Suwannee	Branford State Bank	1,988	4,308	2,500	10,124	225
	Citizens Bank of Live Oak	1,441	3,295	3,650	12,651	137
	Suwannee County totals (2 banks)	3,429	7,603	6,150	22,775	362
Taylor	The Citizens Bank of Perry	2,725	6,609	3,273	27,983	347
	Taylor County totals (1 bank)	2,725	6,609	3,273	27,983	347
Union	Farmers and Dealers Bank	2,874	12,432	3,314	15,912	246
	Union County totals (1 bank)	2,874	12,432	3,314	15,912	246
Volusia	Bank at Ormond-By-The-Sea	2,323	14,337	3,475	40,590	316
	Barnett Bank of Volusia County	36,098	465,939	83,000	688,182	8,225
	First Community Bank of Orange City	1,856	3,325	5,822	28,002	246
	Southland Bank	2,851	5,948	5,775	22,481	281
	SouthTrust Bank of Volusia County	25,069	61,149	880	123,043	1,696
	Sun Bank of Volusia County	38,799	114,921	29,900	479,730	6,878

**REPORT OF CONDITION
STATE-CHARTERED COMMERCIAL BANKS AND TRUST COMPANIES
DECEMBER 31, 1990**
(All amounts are in thousands)

County	Name	Net Loans	Premises And Fixed Assets	Other Real Estate Owned	Other Assets	Total Assets
Pinellas	United Bank of Pinellas	43,466	1,536	70	1,825	63,986
	Pinellas County totals (17 banks)	2,760,024	69,968	34,477	60,517	3,864,423
Polk	American Bank and Trust of Polk Cty.	62,418	2,404	761	1,661	94,843
	Barnett Bank of Polk County	679,920	13,938	3,406	15,324	875,804
	Citrus and Chemical Bank	119,985	6,616	1,952	4,343	175,437
	Commerce Bank of Central Florida	14,481	327	0	357	26,850
	First Sterling Bank	18,629	878	529	358	29,726
	Peoples Bank of Lakeland	106,993	13,196	749	8,384	532,188
	The Citizens Bank of Frostproof	19,831	568	149	800	44,791
	Polk County totals (7 banks)	1,022,257	37,927	7,546	31,227	1,779,639
Putnam	Putnam State Bank	9,375	292	0	232	14,166
	Putnam County totals (1 bank)	9,375	292	0	232	14,166
Sarasota	Barnett Bank of Southwest Florida	1,492,526	77,186	38,815	24,900	1,827,525
	First State Bank of Sarasota	17,025	103	0	432	25,906
	Guaranty Bank of Southwest Florida	19,660	1,238	1	316	28,336
	SouthTrust Bank of Sarasota County	24,864	688	0	602	41,021
	West Coast Bank	21,852	333	0	360	38,724
	Sarasota County totals (5 banks)	1,575,927	79,548	38,816	26,610	1,961,512
Seminole	First Seminole Bank	11,408	1,028	0	203	21,667
	Southern Bank of Central Florida	13,334	258	0	286	30,694
	The Citizens Bank of Oviedo	19,173	1,717	0	878	60,440
	Seminole County totals (3 banks)	43,915	3,003	0	1,367	112,801
St. Johns	Barnett Bank of St. Johns County	312,329	12,409	2,267	7,395	419,721
	Prosperity Bank of St. Augustine	29,236	914	696	763	39,110
	St. Johns County totals (2 banks)	341,565	13,323	2,963	8,158	458,831
St. Lucie	SeaFirst Bank	6,657	254	0	216	11,521
	St. Lucie County totals (1 bank)	6,657	254	0	216	11,521
Suwannee	Branford State Bank	9,899	1,021	0	261	19,977
	Citizens Bank of Live Oak	12,514	1,022	0	334	22,256
	Suwannee County totals (2 banks)	22,413	2,043	0	595	42,233
Taylor	The Citizens Bank of Perry	27,636	476	149	668	41,536
	Taylor County totals (1 bank)	27,636	476	149	668	41,536
Union	Farmers and Dealers Bank	15,666	1,492	673	1,027	37,478
	Union County totals (1 bank)	15,666	1,492	673	1,027	37,478
Volusia	Bank at Ormond-By-The-Sea	40,274	1,487	302	1,484	63,682
	Barnett Bank of Volusia County	679,957	18,718	10,488	24,268	1,318,468
	First Community Bank of Orange City	27,756	1,911	0	396	41,066
	Southland Bank	22,200	1,266	137	400	38,577
	SouthTrust Bank of Volusia County	121,347	6,558	1,008	2,719	218,730
	Sun Bank of Volusia County	472,852	14,666	1,466	10,562	683,166

REPORT OF CONDITION
STATE-CHARTERED COMMERCIAL BANKS AND TRUST COMPANIES
DECEMBER 31, 1990
(All amounts are in thousands)

County	Name	Deposits	Fed Funds Purchased & Securities Sold	U.S. Gov't. Notes	Other Liabilities	Total Liabilities
Pinellas	United Bank of Pinellas	54,197	3,973	342	1,618	60,130
	Pinellas County totals (17 banks)	3,459,696	157,052	601	30,563	3,647,912
Polk	American Bank and Trust of Polk Cty.	87,146	0	0	545	87,691
	Barnett Bank of Polk County	795,944	25,831	3,877	4,373	830,025
	Citrus and Chemical Bank	162,308	0	0	889	163,197
	Commerce Bank of Central Florida	23,587	0	0	201	23,788
	First Sterling Bank	27,294	0	0	257	27,551
	Peoples Bank of Lakeland	446,286	10,017	12,010	5,300	473,613
	The Citizens Bank of Frostproof	37,606	0	0	364	37,970
	Polk County totals (7 banks)	1,580,171	35,848	15,887	11,929	1,643,835
Putnam	Putnam State Bank	12,603	0	0	56	12,659
	Putnam County totals (1 bank)	12,603	0	0	56	12,659
Sarasota	Barnett Bank of Southwest Florida	1,676,720	24,777	3,688	22,298	1,727,483
	First State Bank of Sarasota	22,717	0	0	183	22,900
	Guaranty Bank of Southwest Florida	24,650	0	0	180	24,830
	SouthTrust Bank of Sarasota County	31,319	7,050	0	255	38,624
	West Coast Bank	34,114	1,030	0	358	35,502
	Sarasota County totals (5 banks)	1,789,520	32,857	3,688	23,274	1,849,339
Seminole	First Seminole Bank	17,965	0	0	181	18,146
	Southern Bank of Central Florida	26,316	0	0	146	26,462
	The Citizens Bank of Oviedo	53,768	818	0	605	54,591
	Seminole County totals (3 banks)	98,049	818	0	932	99,799
St. Johns	Barnett Bank of St. Johns County	374,095	13,065	1,859	5,218	394,237
	Prosperity Bank of St. Augustine	34,969	0	0	1,329	36,298
	St. Johns County totals (2 banks)	409,064	13,065	1,859	6,547	430,535
St. Lucie	SeaFirst Bank	11,861	0	0	153	12,014
	St. Lucie County totals (1 bank)	11,861	0	0	153	12,014
Suwannee	Branford State Bank	17,411	0	0	328	17,739
	Citizens Bank of Live Oak	19,159	0	0	423	19,582
	Suwannee County totals (2 banks)	36,570	0	0	751	37,321
Taylor	The Citizens Bank of Perry	37,078	0	0	639	37,717
	Taylor County totals (1 bank)	37,078	0	0	639	37,717
Union	Farmers and Dealers Bank	32,966	0	0	299	33,265
	Union County totals (1 bank)	32,966	0	0	299	33,265
Volusia	Bank at Ormond—By—The—Sea	59,376	0	0	745	60,121
	Barnett Bank of Volusia County	1,180,775	34,453	40,644	8,645	1,264,517
	First Community Bank of Orange City	37,561	0	0	723	38,284
	Southland Bank	35,058	0	0	140	35,198
	SouthTrust Bank of Volusia County	195,856	7,164	228	1,783	205,031
	Sun Bank of Volusia County	628,894	2,492	0	4,379	635,765

REPORT OF CONDITION
STATE-CHARTERED COMMERCIAL BANKS AND TRUST COMPANIES
DECEMBER 31, 1990
(All amounts are in thousands)

County	Name	Pref. Stock	Common Stock	Surplus	Undivided Profits & Capital Reserves	Total Capital	Total Liabilities & Capital
Pinellas	United Bank of Pinellas	0	750	3,374	(268)	3,856	63,986
	Pinellas County totals (17 banks)	0	34,898	101,698	79,915	216,511	3,864,423
Polk	American Bank and Trust of Polk Cty.	0	1,081	5,119	952	7,152	94,843
	Barnett Bank of Polk County	0	1,736	24,689	19,354	45,779	875,804
	Citrus and Chemical Bank	0	1,000	4,200	7,040	12,240	175,437
	Commerce Bank of Central Florida	0	1,512	1,300	250	3,062	26,850
	First Sterling Bank	0	625	625	925	2,175	29,726
	Peoples Bank of Lakeland	0	3,000	7,000	48,575	58,575	532,188
	The Citizens Bank of Frostproof	0	1,096	4,800	925	6,821	44,791
	Polk County totals (7 banks)	0	10,050	47,733	78,021	135,804	1,779,639
Putnam	Putnam State Bank	0	800	1,100	(393)	1,507	14,166
	Putnam County totals (1 bank)	0	800	1,100	(393)	1,507	14,166
Sarasota	Barnett Bank of Southwest Florida	0	2,000	21,410	76,632	100,042	1,827,525
	First State Bank of Sarasota	0	1,786	1,294	(74)	3,006	25,906
	Guaranty Bank of Southwest Florida	0	2,289	2,273	(1,056)	3,506	28,336
	SouthTrust Bank of Sarasota County	0	800	2,000	(403)	2,397	41,021
	West Coast Bank	0	1,117	1,423	682	3,222	38,724
	Sarasota County totals (5 banks)	0	7,992	28,400	75,781	112,173	1,961,512
Seminole	First Seminole Bank	0	1,648	1,003	870	3,521	21,667
	Southern Bank of Central Florida	0	1,600	2,000	632	4,232	30,694
	The Citizens Bank of Oviedo	0	1,125	1,353	2,771	5,249	60,440
	Seminole County totals (3 banks)	0	4,373	4,356	4,273	13,002	112,801
St. Johns	Barnett Bank of St. Johns County	0	1,000	13,568	10,916	25,484	419,721
	Prosperity Bank of St. Augustine	0	1,883	713	216	2,812	39,110
	St. Johns County totals (2 banks)	0	2,883	14,281	11,132	28,296	458,831
St. Lucie	SeaFirst Bank	0	2,005	300	(2,798)	(493)	11,521
	St. Lucie County totals (1 bank)	0	2,005	300	(2,798)	(493)	11,521
Suwannee	Branford State Bank	0	60	240	1,938	2,238	19,977
	Citizens Bank of Live Oak	0	1,127	1,323	224	2,674	22,256
	Suwannee County totals (2 banks)	0	1,187	1,563	2,162	4,912	42,233
Taylor	The Citizens Bank of Perry	0	173	2,777	869	3,819	41,536
	Taylor County totals (1 bank)	0	173	2,777	869	3,819	41,536
Union	Farmers and Dealers Bank	0	200	1,800	2,213	4,213	37,478
	Union County totals (1 bank)	0	200	1,800	2,213	4,213	37,478
Volusia	Bank at Ormond-By-The-Sea	0	550	1,070	1,941	3,561	63,682
	Barnett Bank of Volusia County	0	4,577	12,959	36,415	53,951	1,318,468
	First Community Bank of Orange City	0	1,518	1,026	238	2,782	41,066
	Southland Bank	0	2,105	421	853	3,379	38,577
	SouthTrust Bank of Volusia County	0	2,096	8,286	3,317	13,699	218,730
	Sun Bank of Volusia County	0	1,866	12,894	32,641	47,401	683,166

REPORT OF CONDITION
STATE-CHARTERED COMMERCIAL BANKS AND TRUST COMPANIES
DECEMBER 31, 1990
(All amounts are in thousands)

County	Name	Cash And Balances Due From Banks	Securities	Fed Funds Sold And Securities Purchased	Total Loans And Leases	Allowance For Loan And Lease Losses
Volusia	Surety Bank	239	454	3,640	13,600	155
	Tomoka State Bank	513	3,020	1,275	6,497	51
	Volusia County totals (8 banks)	107,748	669,093	133,767	1,402,125	17,848
Wakulla	The Citizens Bank of Wakulla	608	1,643	3,888	6,461	85
	Wakulla County State Bank	2,276	12,703	1,800	33,007	486
	Wakulla County totals (2 banks)	2,884	14,346	5,688	39,468	571
Walton	1st American Bank of Walton County	658	3,972	275	6,749	69
	Walton County totals (1 bank)	658	3,972	275	6,749	69
Totals		2,450,372	7,641,566	1,648,247	23,793,358	341,277

REPORT OF CONDITION
STATE-CHARTERED COMMERCIAL BANKS AND TRUST COMPANIES
DECEMBER 31, 1990
(All amounts are in thousands)

County	Name	Net Loans	Premises And Fixed Assets	Other Real Estate Owned	Other Assets	Total Assets
Volusia	Surety Bank	13,445	50	0	2	17,830
	Tomoka State Bank	6,446	1,244	0	151	12,649
	Volusia County totals (8 banks)	1,384,277	45,900	13,401	39,982	2,394,168
Wakulla	The Citizens Bank of Wakulla	6,376	803	0	196	13,514
	Wakulla County State Bank	32,521	1,039	396	663	51,398
	Wakulla County totals (2 banks)	38,897	1,842	396	859	64,912
Walton	1st American Bank of Walton County	6,680	69	0	196	11,850
	Walton County totals (1 bank)	6,680	69	0	196	11,850
Totals		23,452,081	830,916	414,386	809,531	37,247,099

REPORT OF CONDITION
STATE-CHARTERED COMMERCIAL BANKS AND TRUST COMPANIES
DECEMBER 31, 1990
(All amounts are in thousands)

County	Name	Deposits	Fed Funds Purchased & Securities Sold	U.S. Gov't. Notes	Other Liabilities	Total Liabilities
Volusia	Surety Bank	14,542	0	0	255	14,797
	Tomoka State Bank	8,481	0	0	253	8,734
	Volusia County totals (8 banks)	2,160,543	44,109	40,872	16,923	2,262,447
Wakulla	The Citizens Bank of Wakulla	12,124	0	0	82	12,206
	Wakulla County State Bank	47,293	0	0	634	47,927
	Wakulla County totals (2 banks)	59,417	0	0	716	60,133
Walton	1st American Bank of Walton County	9,912	0	0	115	10,027
	Walton County totals (1 bank)	9,912	0	0	115	10,027
Totals		33,324,544	825,741	85,032	423,862	34,659,179

REPORT OF CONDITION
STATE-CHARTERED COMMERCIAL BANKS AND TRUST COMPANIES
DECEMBER 31, 1990
(All amounts are in thousands)

County	Name	Pref. Stock	Common Stock	Surplus	Undivided Profits & Capital Reserves	Total Capital	Total Liabilities & Capital
Volusia	Surety Bank	0	1,031	863	1,139	3,033	17,830
	Tomoka State Bank	0	2,025	1,215	675	3,915	12,649
	Volusia County totals (8 banks)	0	15,768	38,734	77,219	131,721	2,394,168
Wakulla	The Citizens Bank of Wakulla	0	1,200	240	(132)	1,308	13,514
	Wakulla County State Bank	0	350	350	2,771	3,471	51,398
	Wakulla County totals (2 banks)	0	1,550	590	2,639	4,779	64,912
Walton	1st American Bank of Walton County	0	1,225	380	218	1,823	11,850
	Walton County totals (1 bank)	0	1,225	380	218	1,823	11,850
Totals		9,471	457,945	1,185,347	935,157	2,587,920	37,247,099

REPORT OF INCOME
STATE-CHARTERED COMMERCIAL BANKS AND TRUST COMPANIES
DECEMBER 31, 1990
(All amounts are in thousands)

County	Name	Interest And Fee Income On Loans	Interest & Dividend Income On Securities	Income From Fed Funds Sold	Other Interest Income	Total Interest Income
Alachua	Bank U.S.	910	337	179	0	1,426
	Gainesville State Bank	3,539	1,357	688	0	5,584
	Merchants & Southern Bank	4,364	1,061	484	0	5,909
	Sun Bank of Gainesville	11,496	1,197	783	191	13,667
	United Citizens Bank of Alachua Cty.	2,183	631	155	0	2,969
	Alachua County totals (5 banks)	22,492	4,583	2,289	191	29,555
Baker	The Citizens Bank of Macclenny	4,797	1,701	322	0	6,820
	Baker County totals (1 bank)	4,797	1,701	322	0	6,820
Bay	Bay Bank & Trust Co.	12,817	853	994	0	14,664
	Sun Commercial Bank	14,818	5,718	792	0	21,328
	Bay County totals (2 banks)	27,635	6,571	1,786	0	35,992
Bradford	Community State Bank of Starke	1,906	342	438	8	2,694
	Bradford County totals (1 bank)	1,906	342	438	8	2,694
Brevard	Fidelity Bank of Florida	4	2	38	21	65
	Reliance Bank of Florida	4,207	1,105	307	93	5,712
	The American Bank of the South	13,386	4,085	489	0	17,960
	Brevard County totals (3 banks)	17,597	5,192	834	114	23,737
Broward	American Bank of Hollywood	8,526	4,341	551	26	13,444
	Family Bank of Hallandale	7,443	2,141	496	0	10,080
	First Western Bank	839	236	372	1	1,448
	Flamingo Bank	609	312	232	0	1,153
	Florida First International Bank	1,700	239	328	0	2,267
	Gateway American Bank of Florida	1,491	614	211	40	2,356
	Guardian Bank	10,874	1,022	519	0	12,415
	Jefferson Bank	1,096	261	467	0	1,824
	North Ridge Bank	11,042	1,180	544	23	12,789
	Regent Bank	1,253	308	107	18	1,686
	Summit Bank	339	233	1,319	0	1,891
	Sunniland Bank	1,574	834	308	0	2,716
	Transflorida Bank	9,918	1,297	504	211	11,930
	Union Bank of Florida	1,482	768	359	255	2,864
	Broward County totals (14 banks)	58,186	13,786	6,317	574	78,863
Calhoun	C&L Bank of Blountstown	1,269	916	94	0	2,279
	Calhoun County totals (1 bank)	1,269	916	94	0	2,279
Charlotte	1st American Bank of Charlotte Cty.	2,143	471	99	0	2,713
	Charlotte State Bank	1,373	48	168	6	1,595
	Community Bank of Charlotte	1,898	82	254	52	2,286
	Englewood Bank	3,601	482	116	43	4,242
	Charlotte County totals (4 banks)	9,015	1,083	637	101	10,836
Citrus	Crystal River Bank	1,315	3,643	1,005	0	5,963
	Homosassa Springs Bank	1,363	3,163	525	0	5,051
	The Bank of Inverness	3,049	12,566	3,272	0	18,887
	Citrus County totals (3 banks)	5,727	19,372	4,802	0	29,901

REPORT OF INCOME
STATE-CHARTERED COMMERCIAL BANKS AND TRUST COMPANIES
DECEMBER 31, 1990
(All amounts are in thousands)

County	Name	Interest Expense On Deposits	Expense Of Fed Funds Purchased	Expense On Other Borrowed Money	Exp. On Mtg. Indebt.	Exp. Of Sub. Debt	Total Interest Expense
Alachua	Bank U.S.	741	0	0	0	0	741
	Gainesville State Bank	2,765	0	0	0	0	2,765
	Merchants & Southern Bank	3,044	5	0	0	0	3,049
	Sun Bank of Gainesville	7,049	393	0	4	0	7,446
	United Citizens Bank of Alachua Cty.	1,767	0	0	0	0	1,767
	Alachua County totals (5 banks)	15,366	398	0	4	0	15,768
Baker	The Citizens Bank of Macclenny	3,380	0	0	0	0	3,380
	Baker County totals (1 bank)	3,380	0	0	0	0	3,380
Bay	Bay Bank & Trust Co.	6,994	0	88	0	0	7,082
	Sun Commercial Bank	9,571	432	0	0	0	10,003
	Bay County totals (2 banks)	16,565	432	88	0	0	17,085
Bradford	Community State Bank of Starke	1,218	0	0	0	0	1,218
	Bradford County totals (1 bank)	1,218	0	0	0	0	1,218
Brevard	Fidelity Bank of Florida	6	0	0	0	0	6
	Reliance Bank of Florida	3,486	0	0	16	0	3,502
	The American Bank of the South	9,940	23	65	135	0	10,163
	Brevard County totals (3 banks)	13,432	23	65	151	0	13,671
Broward	American Bank of Hollywood	6,521	2	0	0	0	6,523
	Family Bank of Hallandale	4,864	266	0	0	0	5,130
	First Western Bank	573	0	10	0	0	583
	Flamingo Bank	599	6	0	0	0	605
	Florida First International Bank	1,421	0	0	0	0	1,421
	Gateway American Bank of Florida	1,157	0	0	0	0	1,157
	Guardian Bank	8,625	161	1,185	0	0	9,971
	Jefferson Bank	1,400	7	0	0	0	1,407
	North Ridge Bank	6,130	0	0	70	0	6,200
	Regent Bank	852	0	0	3	0	855
	Summit Bank	1,100	110	0	0	0	1,210
	Sunniland Bank	1,294	0	0	0	0	1,294
	Transflorida Bank	7,339	0	15	39	0	7,393
	Union Bank of Florida	1,437	12	0	0	0	1,449
	Broward County totals (14 banks)	43,312	564	1,210	112	0	45,198
Calhoun	C&L Bank of Blountstown	1,496	0	0	0	0	1,496
	Calhoun County totals (1 bank)	1,496	0	0	0	0	1,496
Charlotte	1st American Bank of Charlotte Cty.	1,613	4	0	0	0	1,617
	Charlotte State Bank	942	0	0	0	0	942
	Community Bank of Charlotte	1,366	0	0	0	0	1,366
	Englewood Bank	2,235	3	0	10	0	2,248
	Charlotte County totals (4 banks)	6,156	7	0	10	0	6,173
Citrus	Crystal River Bank	4,109	0	8	0	0	4,117
	Homosassa Springs Bank	3,595	0	0	0	0	3,595
	The Bank of Inverness	13,457	0	8	0	0	13,465
	Citrus County totals (3 banks)	21,161	0	16	0	0	21,177

REPORT OF INCOME
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(All amounts are in thousands)

County	Name	Net Interest Income	Loan And Lease Loss Provision	Income From Service Charges	Other Non- Interest Income	Sec. Gains / (Losses)	Salaries And Employee Benefits
Alachua	Bank U.S.	685	100	134	36	5	448
	Gainesville State Bank	2,819	262	490	127	0	1,071
	Merchants & Southern Bank	2,860	31	919	226	3	1,536
	Sun Bank of Gainesville	6,221	857	1,114	838	(13)	1,955
	United Citizens Bank of Alachua Cty.	1,202	120	288	28	0	629
	Alachua County totals (5 banks)	13,787	1,370	2,945	1,255	(5)	5,639
Baker	The Citizens Bank of Macclenny	3,440	83	328	83	(57)	1,426
	Baker County totals (1 bank)	3,440	83	328	83	(57)	1,426
Bay	Bay Bank & Trust Co.	7,582	509	1,553	1,686	0	4,208
	Sun Commercial Bank	11,325	1,346	1,440	1,444	31	4,184
	Bay County totals (2 banks)	18,907	1,855	2,993	3,130	31	8,392
Bradford	Community State Bank of Starke	1,476	425	323	88	0	618
	Bradford County totals (1 bank)	1,476	425	323	88	0	618
Brevard	Fidelity Bank of Florida	59	7	1	1	0	124
	Reliance Bank of Florida	2,210	124	131	13	15	691
	The American Bank of the South	7,797	1,694	2,160	3,443	20	4,432
	Brevard County totals (3 banks)	10,066	1,825	2,292	3,457	35	5,247
Broward	American Bank of Hollywood	6,921	116	993	242	0	3,439
	Family Bank of Hallandale	4,950	420	913	163	(2)	1,885
	First Western Bank	865	211	161	49	0	485
	Flamingo Bank	548	30	2	6	0	334
	Florida First International Bank	846	434	118	33	0	444
	Gateway American Bank of Florida	1,199	112	140	32	0	503
	Guardian Bank	2,444	1,862	14	359	0	1,712
	Jefferson Bank	417	117	71	73	(3)	210
	North Ridge Bank	6,589	8,197	1,072	315	(8)	3,279
	Regent Bank	831	141	278	11	4	513
	Summit Bank	681	24	9	34	1	251
	Sunniland Bank	1,422	507	213	88	0	759
	Transflorida Bank	4,537	305	392	7,148	81	2,068
	Union Bank of Florida	1,415	48	228	104	0	872
	Broward County totals (14 banks)	33,665	12,524	4,604	8,657	73	16,754
Calhoun	C&L Bank of Blountstown	783	67	96	32	2	267
	Calhoun County totals (1 bank)	783	67	96	32	2	267
Charlotte	1st American Bank of Charlotte Cty.	1,096	11	41	17	6	339
	Charlotte State Bank	653	29	22	2	0	327
	Community Bank of Charlotte	920	182	51	5	0	372
	Englewood Bank	1,994	222	122	57	0	810
	Charlotte County totals (4 banks)	4,663	444	236	81	6	1,848
Citrus	Crystal River Bank	1,846	1	228	71	5	619
	Homosassa Springs Bank	1,456	0	174	53	3	579
	The Bank of Inverness	5,422	0	507	141	6	1,272
	Citrus County totals (3 banks)	8,724	1	909	265	14	2,470

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(All amounts are in thousands)

County	Name	Occ. & Fixed Asset Expense	Other Non-Interest Expense	Net Income Before Taxes	Taxes On Oper. Income	Income Before Extra. Items	Net Extra. Items	Net Income
Alachua	Bank U.S.	154	285	(127)	(52)	(75)	0	(75)
	Gainesville State Bank	444	881	778	268	510	0	510
	Merchants & Southern Bank	645	820	976	316	660	104	764
	Sun Bank of Gainesville	838	2,428	2,082	592	1,490	0	1,490
	United Citizens Bank of Alachua Cty.	230	356	183	0	183	0	183
	Alachua County totals (5 banks)	2,311	4,770	3,892	1,124	2,768	104	2,872
Baker	The Citizens Bank of Macclenny	403	616	1,266	324	942	0	942
	Baker County totals (1 bank)	403	616	1,266	324	942	0	942
Bay	Bay Bank & Trust Co.	1,638	2,834	1,632	522	1,110	0	1,110
	Sun Commercial Bank	997	4,546	3,167	586	2,581	0	2,581
	Bay County totals (2 banks)	2,635	7,380	4,799	1,108	3,691	0	3,691
Bradford	Community State Bank of Starke	150	459	235	47	188	0	188
	Bradford County totals (1 bank)	150	459	235	47	188	0	188
Brevard	Fidelity Bank of Florida	14	62	(146)	0	(146)	0	(146)
	Reliance Bank of Florida	215	467	872	322	550	0	550
	The American Bank of the South	1,740	3,905	1,649	592	1,057	0	1,057
	Brevard County totals (3 banks)	1,969	4,434	2,375	914	1,461	0	1,461
Broward	American Bank of Hollywood	877	1,635	2,089	482	1,607	0	1,607
	Family Bank of Hallandale	832	1,571	1,316	375	941	0	941
	First Western Bank	211	471	(303)	0	(303)	0	(303)
	Flamingo Bank	209	351	(368)	19	(387)	0	(387)
	Florida First International Bank	387	527	(795)	0	(795)	0	(795)
	Gateway American Bank of Florida	238	382	136	36	100	36	136
	Guardian Bank	1,201	2,460	(4,418)	(1,405)	(3,013)	0	(3,013)
	Jefferson Bank	121	906	(796)	(213)	(583)	0	(583)
	North Ridge Bank	2,137	2,426	(8,071)	0	(8,071)	0	(8,071)
	Regent Bank	265	394	(189)	0	(189)	0	(189)
	Summit Bank	156	275	19	4	15	0	15
	Sunniland Bank	275	518	(336)	(50)	(286)	0	(286)
	Transflorida Bank	688	7,093	2,004	498	1,506	0	1,506
	Union Bank of Florida	296	529	2	0	2	0	2
	Broward County totals (14 banks)	7,893	19,538	(9,710)	(254)	(9,456)	36	(9,420)
Calhoun	C&L Bank of Blountstown	109	224	246	83	163	0	163
	Calhoun County totals (1 bank)	109	224	246	83	163	0	163
Charlotte	1st American Bank of Charlotte Cty.	131	476	203	41	162	0	162
	Charlotte State Bank	81	181	59	22	37	0	37
	Community Bank of Charlotte	178	399	(155)	0	(155)	0	(155)
	Englewood Bank	359	480	302	101	201	101	302
	Charlotte County totals (4 banks)	749	1,536	409	164	245	101	346
Citrus	Crystal River Bank	76	683	771	151	620	0	620
	Homosassa Springs Bank	97	586	424	68	356	0	356
	The Bank of Inverness	299	1,486	3,019	606	2,413	0	2,413
	Citrus County totals (3 banks)	472	2,755	4,214	825	3,389	0	3,389

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(All amounts are in thousands)

County	Name	Interest And Fee Income On Loans	Interest & Dividend Income On Securities	Income From Fed Funds Sold	Other Interest Income	Total Interest Income
Clay	Clay County Bank	1,423	357	195	0	1,975
	First Performance Bank	4,926	450	3,208	0	8,584
	Keystone State Bank	2,939	998	304	0	4,241
	Clay County totals (3 banks)	9,288	1,805	3,707	0	14,800
Collier	Bank of Naples	1,386	518	300	0	2,204
	Barnett Bank of Naples	61,267	8,189	437	48	69,941
	First Bank of Immokalee	3,400	141	208	0	3,749
	Island Bank of Collier County	1,071	90	141	0	1,302
	Mercantile Bank of Naples	3,384	878	520	0	4,782
	Collier County totals (5 banks)	70,508	9,816	1,606	48	81,978
Columbia	Barnett Bank of North Central Fla.	22,821	2,856	392	0	26,069
	Columbia County Bank	2,364	1,542	84	54	4,044
	Columbia County totals (2 banks)	25,185	4,398	476	54	30,113
Dade	Bank of Coral Gables	5,428	1,134	475	0	7,037
	Bank of Florida in Miami	268	1,448	152	57	1,925
	Bank of North America	342	293	382	35	1,052
	Capital Bank	78,657	9,307	6,299	493	94,756
	Central Bank	3,342	2,551	221	0	6,114
	Coconut Grove Bank	5,854	10,846	475	0	17,175
	Commercial Bank of Florida	5,166	4,561	848	340	10,915
	Commercial Trust Bank	5,363	1,627	967	391	8,348
	Community Bank of Homestead	12,767	2,383	304	254	15,708
	Dadeland Bank	3,905	1,380	1,364	3,111	9,760
	Equitable Bank	3,791	1,105	426	0	5,322
	Espirito Santo Bank of Florida	8,104	1,740	2,026	1,513	13,383
	Florida International Bank	7,114	2,246	632	44	10,036
	Grovegate Bank	1,508	103	182	0	1,793
	Gulf Bank	848	531	531	204	2,114
	Helm Bank	339	139	484	49	1,011
	Intercontinental Bank	39,117	10,028	4,475	88	53,708
	Key Biscayne Bank and Trust Co.	2,671	3,635	1,638	1,589	9,533
	Mega Bank	6,443	834	773	78	8,128
	Metro Bank of Dade County	3,382	2,177	260	112	5,931
	Ocean Bank	40,763	15,219	2,960	2,230	61,172
	Plaza Bank of Miami	3,265	1,265	775	0	5,305
	Popular Bank of Florida	5,885	1,356	739	1,727	9,707
	Ready State Bank	9,688	4,553	1,027	0	15,268
	Skylake State Bank	11,931	1,981	2,031	58	16,001
	Totalbank	5,234	1,523	2,003	1,830	10,590
	TransAtlantic Bank	5,873	849	1,318	1	8,041
	Westchester Bank	3,410	678	218	866	5,172
	Dade County totals (28 banks)	280,458	85,492	33,985	15,070	415,005
De Soto	The First State Bank of Arcadia	5,688	1,776	475	11	7,950
	De Soto County totals (1 bank)	5,688	1,776	475	11	7,950
Duval	C & S Bank of Duval County	8,868	470	4,123	0	13,461
	Community First Bank	18,883	3,608	0	418	22,909
	First Bank of Jacksonville	10	78	200	3	291
	First Guaranty Bank and Trust Co.	3,830	4,898	547	8	9,283
	Five Points Guaranty Bank	799	1,039	381	8	2,227
	Duval County totals (5 banks)	32,390	10,093	5,251	437	48,171

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(All amounts are in thousands)

County	Name	Interest Expense On Deposits	Expense Of Fed Funds Purchased	Expense On Other Borrowed Money	Exp. On Mtg. Indebt.	Exp. Of Sub. Debt	Total Interest Expense
Clay	Clay County Bank	1,079	0	0	0	0	1,079
	First Performance Bank	5,552	0	0	0	0	5,552
	Keystone State Bank	2,465	0	0	0	0	2,465
	Clay County totals (3 banks)	9,096	0	0	0	0	9,096
Collier	Bank of Naples	1,426	0	0	0	0	1,426
	Barnett Bank of Naples	34,829	4,265	157	0	0	39,251
	First Bank of Immokalee	905	0	0	0	0	905
	Island Bank of Collier County	675	0	0	0	0	675
	Mercantile Bank of Naples	3,642	21	0	0	0	3,663
	Collier County totals (5 banks)	41,477	4,286	157	0	0	45,920
Columbia	Barnett Bank of North Central Fla.	13,777	337	19	0	0	14,133
	Columbia County Bank	2,171	0	0	0	0	2,171
	Columbia County totals (2 banks)	15,948	337	19	0	0	16,304
Dade	Bank of Coral Gables	3,469	74	0	182	0	3,725
	Bank of Florida in Miami	1,185	0	0	0	0	1,185
	Bank of North America	736	0	4	0	0	740
	Capital Bank	45,609	6,400	82	14	0	52,105
	Central Bank	2,287	836	0	0	0	3,123
	Coconut Grove Bank	9,162	28	0	0	0	9,190
	Commercial Bank of Florida	5,874	36	0	0	0	5,910
	Commercial Trust Bank	4,218	0	0	0	0	4,218
	Community Bank of Homestead	7,381	39	0	0	0	7,420
	Dadeland Bank	4,757	11	62	0	0	4,830
	Equitable Bank	2,845	321	0	0	0	3,166
	Espirito Santo Bank of Florida	8,261	297	0	0	0	8,558
	Florida International Bank	4,764	0	34	0	0	4,798
	Grovegate Bank	925	0	0	0	0	925
	Gulf Bank	1,232	0	0	0	0	1,232
	Helms Bank	596	0	0	0	0	596
	Intercontinental Bank	31,036	3,069	749	23	438	35,315
	Key Biscayne Bank and Trust Co.	5,381	0	14	0	0	5,395
	Mega Bank	3,437	320	0	2	0	3,759
	Metro Bank of Dade County	3,146	0	0	0	66	3,212
	Ocean Bank	37,778	37	13	0	0	37,828
	Plaza Bank of Miami	2,001	647	0	0	0	2,648
	Popular Bank of Florida	5,758	0	0	0	0	5,758
	Ready State Bank	8,701	0	0	0	0	8,701
	Skylake State Bank	8,906	613	21	0	0	9,540
	Totalbank	6,327	83	0	0	0	6,410
	TransAtlantic Bank	4,557	21	0	0	0	4,578
	Westchester Bank	2,862	2	0	0	0	2,864
	Dade County totals (28 banks)	223,191	12,834	979	221	504	237,729
De Soto	The First State Bank of Arcadia	4,447	1	0	0	0	4,448
	De Soto County totals (1 bank)	4,447	1	0	0	0	4,448
Duval	C & S Bank of Duval County	7,851	0	0	0	0	7,851
	Community First Bank	15,996	65	1,374	0	0	17,435
	First Bank of Jacksonville	114	0	0	0	0	114
	First Guaranty Bank and Trust Co.	4,821	0	0	0	0	4,821
	Five Points Guaranty Bank	1,085	0	0	0	0	1,085
	Duval County totals (5 banks)	29,867	65	1,374	0	0	31,306

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County	Name	Net Interest Income	Loan And Lease Loss Provision	Income From Service Charges	Other Non- Interest Income	Sec. Gains / (Losses)	Salaries And Employee Benefits
Clay	Clay County Bank	896	969	300	52	5	548
	First Performance Bank	3,032	61	1,040	355	180	2,001
	Keystone State Bank	1,776	28	225	277	0	776
	Clay County totals (3 banks)	5,704	1,058	1,565	684	185	3,325
Collier	Bank of Naples	778	105	54	9	15	492
	Barnett Bank of Naples	30,690	8,011	1,961	1,996	(4)	7,118
	First Bank of Immokalee	2,844	9	307	70	0	1,103
	Island Bank of Collier County	627	80	80	8	0	263
	Mercantile Bank of Naples	1,119	434	131	13	47	594
	Collier County totals (5 banks)	36,058	8,639	2,533	2,096	58	9,570
Columbia	Barnett Bank of North Central Fla.	11,936	4,010	1,564	814	2	2,778
	Columbia County Bank	1,873	5	484	154	0	1,028
	Columbia County totals (2 banks)	13,809	4,015	2,048	968	2	3,806
Dade	Bank of Coral Gables	3,312	285	238	143	0	1,335
	Bank of Florida in Miami	740	5	104	78	0	499
	Bank of North America	312	13	32	16	1	300
	Capital Bank	42,651	12,349	6,181	19,965	(229)	23,148
	Central Bank	2,991	602	467	77	55	1,202
	Coconut Grove Bank	7,985	24	746	899	26	3,408
	Commercial Bank of Florida	5,005	384	739	150	61	2,171
	Commercial Trust Bank	4,130	670	1,214	415	(4)	2,068
	Community Bank of Homestead	8,288	1,057	1,659	3,514	(39)	4,292
	Dadeland Bank	4,930	1	776	532	0	2,646
	Equitable Bank	2,156	202	283	101	0	1,098
	Espirito Santo Bank of Florida	4,825	2,106	205	1,519	4	2,242
	Florida International Bank	5,238	1,019	945	247	3	2,275
	Grovegate Bank	868	300	134	21	0	509
	Gulf Bank	882	63	322	81	0	610
	Helm Bank	415	119	112	93	(2)	550
	Intercontinental Bank	18,393	2,068	3,442	6,631	(128)	11,896
	Key Biscayne Bank and Trust Co.	4,138	100	314	385	257	1,640
	Mega Bank	4,369	388	669	153	10	1,919
	Metro Bank of Dade County	2,719	277	538	104	(1)	1,202
	Ocean Bank	23,344	7,760	8,391	1,417	0	12,210
	Plaza Bank of Miami	2,657	101	252	62	0	1,434
	Popular Bank of Florida	3,949	275	260	247	1	1,490
	Ready State Bank	6,567	1,149	2,270	204	5	3,378
	Skylake State Bank	6,461	1,500	83	1,360	14	2,103
	Totalbank	4,180	475	1,294	682	42	2,885
	TransAtlantic Bank	3,463	632	545	195	0	1,320
	Westchester Bank	2,308	234	862	77	9	1,226
	Dade County totals (28 banks)	177,276	34,158	33,077	39,368	85	91,056
De Soto	The First State Bank of Arcadia	3,502	285	334	157	(1)	1,100
	De Soto County totals (1 bank)	3,502	285	334	157	(1)	1,100
Duval	C & S Bank of Duval County	5,610	2,914	955	222	0	1,879
	Community First Bank	5,474	1,061	437	5,398	(29)	3,377
	First Bank of Jacksonville	177	2	18	19	0	131
	First Guaranty Bank and Trust Co.	4,462	56	326	452	0	1,820
	Five Points Guaranty Bank	1,142	0	133	34	0	428
	Duval County totals (5 banks)	16,865	4,033	1,869	6,125	(29)	7,635

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County	Name	Occ. & Fixed Asset Expense	Other Non-Interest Expense	Net Income Before Taxes	Taxes On Oper. Income	Income Before Extra. Items	Net Extra. Items	Net Income
Clay	Clay County Bank	294	415	(973)	0	(973)	0	(973)
	First Performance Bank	716	2,068	(239)	(81)	(158)	0	(158)
	Keystone State Bank	276	610	588	227	361	0	361
	Clay County totals (3 banks)	1,286	3,093	(624)	146	(770)	0	(770)
Collier	Bank of Naples	288	284	(313)	0	(313)	0	(313)
	Barnett Bank of Naples	2,815	8,150	8,549	1,919	6,630	0	6,630
	First Bank of Immokalee	298	181	1,630	579	1,051	0	1,051
	Island Bank of Collier County	111	270	(9)	0	(9)	0	(9)
	Mercantile Bank of Naples	314	669	(701)	0	(701)	0	(701)
	Collier County totals (5 banks)	3,826	9,554	9,156	2,498	6,658	0	6,658
Columbia	Barnett Bank of North Central Fla.	991	4,415	2,122	429	1,693	0	1,693
	Columbia County Bank	448	462	568	120	448	0	448
	Columbia County totals (2 banks)	1,439	4,877	2,690	549	2,141	0	2,141
Dade	Bank of Coral Gables	369	1,257	447	168	279	0	279
	Bank of Florida in Miami	186	410	(178)	0	(178)	0	(178)
	Bank of North America	105	286	(343)	0	(343)	0	(343)
	Capital Bank	13,146	12,584	7,341	1,365	5,976	0	5,976
	Central Bank	609	1,185	(8)	(56)	48	0	48
	Coconut Grove Bank	817	1,659	3,748	639	3,109	0	3,109
	Commercial Bank of Florida	1,238	1,630	532	131	401	131	532
	Commercial Trust Bank	830	1,556	631	30	601	0	601
	Community Bank of Homestead	1,481	2,959	3,633	1,189	2,444	0	2,444
	Dadeland Bank	1,365	1,249	977	131	846	2,000	2,846
	Equitable Bank	283	626	331	123	208	60	268
	Espirito Santo Bank of Florida	799	3,800	(2,394)	0	(2,394)	0	(2,394)
	Florida International Bank	1,158	1,510	471	179	292	0	292
	Grovegate Bank	307	939	(1,032)	0	(1,032)	0	(1,032)
	Gulf Bank	210	488	(86)	0	(86)	0	(86)
	Helm Bank	202	627	(880)	0	(880)	0	(880)
	Intercontinental Bank	4,228	8,110	2,036	227	1,809	0	1,809
	Key Biscayne Bank and Trust Co.	178	1,108	2,068	337	1,731	0	1,731
	Mega Bank	894	1,336	664	164	500	112	612
	Metro Bank of Dade County	698	824	359	137	222	0	222
	Ocean Bank	3,543	9,442	197	101	96	0	96
	Plaza Bank of Miami	479	1,036	(79)	(10)	(69)	0	(69)
	Popular Bank of Florida	466	1,381	845	328	517	319	836
	Ready State Bank	1,008	2,067	1,444	384	1,060	0	1,060
	Skylake State Bank	668	1,977	1,670	407	1,263	0	1,263
	Totalbank	1,494	1,223	121	0	121	0	121
	TransAtlantic Bank	913	856	482	179	303	0	303
	Westchester Bank	318	938	540	193	347	0	347
	Dade County totals (28 banks)	37,992	63,063	23,537	6,346	17,191	2,622	19,813
De Soto	The First State Bank of Arcadia	309	623	1,675	549	1,126	0	1,126
	De Soto County totals (1 bank)	309	623	1,675	549	1,126	0	1,126
Duval	C & S Bank of Duval County	574	13,827	(12,407)	(4,194)	(8,213)	0	(8,213)
	Community First Bank	907	5,605	330	112	218	0	218
	First Bank of Jacksonville	89	129	(137)	2	(139)	0	(139)
	First Guaranty Bank and Trust Co.	241	953	2,170	735	1,435	0	1,435
	Five Points Guaranty Bank	77	258	546	204	342	0	342
	Duval County totals (5 banks)	1,888	20,772	(9,498)	(3,141)	(6,357)	0	(6,357)

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(All amounts are in thousands)

County	Name	Interest And Fee Income On Loans	Interest & Dividend Income On Securities	Income From Fed Funds Sold	Other Interest Income	Total Interest Income
Escambia	American Bank and Trust	2,317	513	236	40	3,106
	AmSouth Bank of Florida	69,049	17,175	2,567	0	88,791
	Bank of Pensacola	3,556	484	235	45	4,320
	Bank of the South	544	1,766	111	0	2,421
	Barnett Bank of West Florida	27,868	2,515	355	17	30,755
	First Navy Bank	2,372	804	289	0	3,465
	Horizon Bank of Florida	2,331	957	91	36	3,415
	Liberty Bank	3,853	336	183	0	4,472
	Southeast Bank of West Florida	3,978	690	2,790	415	7,873
	Sunshine Bank	10,392	2,782	1,442	82	14,698
	The Warrington Bank	1,129	1,525	154	0	2,808
Escambia County totals (11 banks)		127,389	29,547	8,553	635	166,124
Franklin	Apalachicola State Bank	1,571	217	208	0	1,996
	Gulf State Bank	2,171	509	146	0	2,826
	Franklin County totals (2 banks)	3,742	726	354	0	4,822
Gadsden	Gadsden State Bank	1,114	816	56	54	2,040
	Havana State Bank	2,183	408	181	46	2,818
	The Quincy State Bank	5,148	1,449	157	87	6,841
	Gadsden County totals (3 banks)	8,445	2,673	394	187	11,699
Gilchrist	Farmers & Merchants Bank of Trenton	1,995	641	325	57	3,018
	Tri-County Bank	1,408	268	164	0	1,840
	Gilchrist County totals (2 banks)	3,403	909	489	57	4,858
Gulf	Wewahitchka State Bank	1,560	462	158	0	2,180
	Gulf County totals (1 bank)	1,560	462	158	0	2,180
Hardee	Wauchula State Bank	12,124	3,747	354	36	16,261
	Hardee County totals (1 bank)	12,124	3,747	354	36	16,261
Hendry	First Bank of Clewiston	4,993	832	353	0	6,178
	Hendry County Bank	5,609	1,271	100	0	6,980
	Hendry County totals (2 banks)	10,602	2,103	453	0	13,158
Hernando	Sun Bank and Trust Company	43,234	8,227	1,975	415	53,851
	The Hernando County Bank	806	1,012	183	0	2,001
	Hernando County totals (2 banks)	44,040	9,239	2,158	415	55,852
Highlands	Barnett Bank of Highlands County	37,252	3,140	460	0	40,852
	Highlands Independent Bank	1,507	965	174	86	2,732
	Highlands County totals (2 banks)	38,759	4,105	634	86	43,584
Hillsborough	Central Bank of Tampa	7,306	2,742	265	491	10,804
	City Bank of Tampa	1,289	715	221	58	2,283
	Columbia Bank	2,840	2,874	489	0	6,203
	First Bank and Trust Company	883	155	129	22	1,189
	First Commercial Bank of Tampa	510	516	204	67	1,297
	Manufacturers Bank of Florida	3,795	533	439	92	4,859
	Merchant Bank of Florida	4,682	512	230	160	5,584
	Northside Bank of Tampa	941	547	127	131	1,746
	Plant State Bank	1,319	115	340	0	1,774

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(All amounts are in thousands)

County	Name	Interest Expense On Deposits	Expense Of Fed Funds Purchased	Expense On Other Borrowed Money	Exp. On Mtg. Indebt.	Exp. Of Sub. Debt	Total Interest Expense
Escambia	American Bank and Trust	1,959	0	0	7	0	1,966
	AmSouth Bank of Florida	60,326	345	894	3	0	61,568
	Bank of Pensacola	2,419	0	51	0	0	2,470
	Bank of the South	1,201	0	0	0	0	1,201
	Barnett Bank of West Florida	15,288	1,004	101	0	0	16,393
	First Navy Bank	1,388	1	0	0	0	1,389
	Horizon Bank of Florida	2,007	0	0	0	0	2,007
	Liberty Bank	2,574	0	0	0	0	2,574
	Southeast Bank of West Florida	5,107	0	0	0	0	5,107
	Sunshine Bank	6,310	5	0	0	349	6,664
	The Warrington Bank	1,291	1	0	0	0	1,292
	Escambia County totals (11 banks)	99,870	1,356	1,046	10	349	102,631
Franklin	Apalachicola State Bank	1,038	0	0	0	0	1,038
	Gulf State Bank	1,485	2	0	0	0	1,487
	Franklin County totals (2 banks)	2,523	2	0	0	0	2,525
Gadsden	Gadsden State Bank	1,066	1	0	0	0	1,067
	Havana State Bank	1,533	0	0	0	0	1,533
	The Quincy State Bank	3,627	73	0	14	0	3,714
	Gadsden County totals (3 banks)	6,226	74	0	14	0	6,314
Gilchrist	Farmers & Merchants Bank of Trenton	1,660	0	0	0	0	1,660
	Tri-County Bank	1,246	0	0	0	0	1,246
	Gilchrist County totals (2 banks)	2,906	0	0	0	0	2,906
Gulf	Wewahitchka State Bank	1,059	53	0	0	0	1,112
	Gulf County totals (1 bank)	1,059	53	0	0	0	1,112
Hardee	Wauchula State Bank	8,614	4	0	0	0	8,618
	Hardee County totals (1 bank)	8,614	4	0	0	0	8,618
Hendry	First Bank of Clewiston	3,437	17	0	0	0	3,454
	Hendry County Bank	3,409	103	20	0	0	3,532
	Hendry County totals (2 banks)	6,846	120	20	0	0	6,986
Hernando	Sun Bank and Trust Company	30,557	266	0	0	0	30,823
	The Hernando County Bank	1,457	0	0	0	0	1,457
	Hernando County totals (2 banks)	32,014	266	0	0	0	32,280
Highlands	Barnett Bank of Highlands County	22,648	629	129	0	0	23,406
	Highlands Independent Bank	1,584	0	0	0	0	1,584
	Highlands County totals (2 banks)	24,232	629	129	0	0	24,990
Hillsborough	Central Bank of Tampa	6,589	0	0	33	0	6,622
	City Bank of Tampa	1,417	1	0	0	0	1,418
	Columbia Bank	2,954	313	40	0	0	3,307
	First Bank and Trust Company	819	0	0	0	0	819
	First Commercial Bank of Tampa	750	26	0	0	0	776
	Manufacturers Bank of Florida	2,791	51	9	0	0	2,851
	Merchant Bank of Florida	3,068	2	0	0	0	3,070
	Northside Bank of Tampa	683	0	0	0	0	683
	Plant State Bank	1,249	0	0	13	0	1,262

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(All amounts are in thousands)

County	Name	Net Interest Income	Loan And Lease Loss Provision	Income From Service Charges	Other Non- Interest Income	Sec. Gains / (Losses)	Salaries And Employee Benefits
Escambia	American Bank and Trust	1,140	207	132	23	(4)	520
	AmSouth Bank of Florida	27,223	3,214	3,508	3,625	(16)	9,638
	Bank of Pensacola	1,850	905	489	157	11	907
	Bank of the South	1,220	9	327	70	0	538
	Barnett Bank of West Florida	14,362	2,161	1,966	2,400	(12)	4,442
	First Navy Bank	2,076	180	783	82	0	692
	Horizon Bank of Florida	1,408	45	159	124	2	872
	Liberty Bank	1,898	530	246	97	(5)	826
	Southeast Bank of West Florida	2,766	1,506	678	60	0	1,254
	Sunshine Bank	8,034	698	1,216	401	7	2,194
	The Warrington Bank	1,516	17	350	263	0	822
	Escambia County totals (11 banks)	63,493	9,472	9,854	7,302	(17)	22,705
Franklin	Apalachicola State Bank	958	222	161	36	0	552
	Gulf State Bank	1,339	130	270	160	0	763
	Franklin County totals (2 banks)	2,297	352	431	196	0	1,315
Gadsden	Gadsden State Bank	973	87	141	59	0	289
	Havana State Bank	1,285	223	231	53	0	427
	The Quincy State Bank	3,127	144	606	804	3	1,723
	Gadsden County totals (3 banks)	5,385	454	978	916	3	2,439
Gilchrist	Farmers & Merchants Bank of Trenton	1,358	96	269	75	(1)	610
	Tri-County Bank	594	36	90	17	0	257
	Gilchrist County totals (2 banks)	1,952	132	359	92	(1)	867
Gulf	Wewahitchka State Bank	1,068	120	147	133	(1)	505
	Gulf County totals (1 bank)	1,068	120	147	133	(1)	505
Hardee	Wauchula State Bank	7,643	846	496	168	(59)	2,277
	Hardee County totals (1 bank)	7,643	846	496	168	(59)	2,277
Hendry	First Bank of Clewiston	2,724	19	566	105	(108)	1,296
	Hendry County Bank	3,448	180	198	81	0	1,386
	Hendry County totals (2 banks)	6,172	199	764	186	(108)	2,682
Hernando	Sun Bank and Trust Company	23,028	2,138	1,952	3,485	1	7,535
	The Hernando County Bank	544	4	112	15	0	333
	Hernando County totals (2 banks)	23,572	2,142	2,064	3,500	1	7,868
Highlands	Barnett Bank of Highlands County	17,446	5,344	1,121	975	(8)	3,573
	Highlands Independent Bank	1,148	74	92	33	21	489
	Highlands County totals (2 banks)	18,594	5,418	1,213	1,008	13	4,062
Hillsborough	Central Bank of Tampa	4,182	1,710	612	287	(43)	1,980
	City Bank of Tampa	865	38	279	25	0	425
	Columbia Bank	2,896	97	619	245	0	1,889
	First Bank and Trust Company	370	0	190	64	3	473
	First Commercial Bank of Tampa	521	71	22	6	0	373
	Manufacturers Bank of Florida	2,008	355	306	44	0	808
	Merchant Bank of Florida	2,514	547	127	109	0	1,098
	Northside Bank of Tampa	1,063	73	104	16	0	309
	Plant State Bank	512	305	132	19	0	426

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County	Name	Occ. & Fixed Asset Expense	Other Non-Interest Expense	Net Income Before Taxes	Taxes On Oper. Income	Income Before Extra. Items	Net Extra. Items	Net Income
Escambia	American Bank and Trust	340	318	(94)	0	(94)	0	(94)
	AmSouth Bank of Florida	3,304	10,417	7,767	2,737	5,030	0	5,030
	Bank of Pensacola	250	1,002	(557)	(225)	(332)	0	(332)
	Bank of the South	171	504	395	150	245	0	245
	Barnett Bank of West Florida	1,565	6,808	3,740	819	2,921	0	2,921
	First Navy Bank	300	1,095	674	245	429	0	429
	Horizon Bank of Florida	257	437	82	7	75	5	80
	Liberty Bank	236	631	13	0	13	0	13
	Southeast Bank of West Florida	661	1,017	(934)	(387)	(547)	0	(547)
	Sunshine Bank	933	2,123	3,710	1,389	2,321	0	2,321
	The Warrington Bank	193	627	470	174	296	0	296
Escambia County totals (11 banks)		8,210	24,979	15,266	4,909	10,357	5	10,362
Franklin	Apalachicola State Bank	103	387	(109)	(40)	(69)	0	(69)
	Gulf State Bank	180	431	265	51	214	0	214
	Franklin County totals (2 banks)	283	818	156	11	145	0	145
Gadsden	Gadsden State Bank	52	208	537	178	359	0	359
	Havana State Bank	109	345	465	145	320	0	320
	The Quincy State Bank	561	778	1,334	424	910	0	910
	Gadsden County totals (3 banks)	722	1,331	2,336	747	1,589	0	1,589
Gilchrist	Farmers & Merchants Bank of Trenton	134	317	544	130	414	0	414
	Tri-County Bank	96	224	88	17	71	17	88
	Gilchrist County totals (2 banks)	230	541	632	147	485	17	502
Gulf	Wewahitchka State Bank	165	408	149	30	119	0	119
	Gulf County totals (1 bank)	165	408	149	30	119	0	119
Hardee	Wauchula State Bank	412	962	3,751	845	2,906	0	2,906
	Hardee County totals (1 bank)	412	962	3,751	845	2,906	0	2,906
Hendry	First Bank of Clewiston	322	1,286	364	77	287	76	363
	Hendry County Bank	410	541	1,210	272	938	0	938
	Hendry County totals (2 banks)	732	1,827	1,574	349	1,225	76	1,301
Hernando	Sun Bank and Trust Company	2,274	7,101	9,418	2,740	6,678	0	6,678
	The Hernando County Bank	212	137	(15)	0	(15)	0	(15)
	Hernando County totals (2 banks)	2,486	7,238	9,403	2,740	6,663	0	6,663
Highlands	Barnett Bank of Highlands County	1,453	6,877	2,287	18	2,269	0	2,269
	Highlands Independent Bank	207	323	201	61	140	0	140
	Highlands County totals (2 banks)	1,660	7,200	2,488	79	2,409	0	2,409
Hillsborough	Central Bank of Tampa	765	1,516	(933)	(99)	(834)	0	(834)
	City Bank of Tampa	202	230	274	97	177	0	177
	Columbia Bank	671	905	198	43	155	0	155
	First Bank and Trust Company	340	396	(582)	0	(582)	0	(582)
	First Commercial Bank of Tampa	291	372	(558)	0	(558)	0	(558)
	Manufacturers Bank of Florida	257	511	427	154	273	0	273
	Merchant Bank of Florida	369	696	40	9	31	0	31
	Northside Bank of Tampa	342	210	249	59	190	0	190
	Plant State Bank	134	296	(498)	0	(498)	0	(498)

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County	Name	Interest And Fee Income On Loans	Interest & Dividend Income On Securities	Income From Fed Funds Sold	Other Interest Income	Total Interest Income
Hillsborough	South Hillsborough Community Bank	1,225	415	204	46	1,890
	Southern Commerce Bank	2,197	20	546	8	2,771
	Southern Exchange Bank	2,810	1,272	273	8	4,363
	Southtrust Bank of Tampa	4,926	557	115	16	5,614
	Sun Bank of Tampa Bay	95,416	25,586	5,173	630	126,805
	The Bank of Tampa	11,225	2,897	349	209	14,680
	The Hillsboro Sun Bank	15,271	2,731	252	374	18,628
	The Key Bank of Florida	8,836	746	1,580	0	11,162
	The Terrace Bank of Florida	1,566	469	169	246	2,850
	The Village Bank of Florida	5,776	1,985	355	0	8,116
	University State Bank	2,374	470	360	0	3,204
	Valrico State Bank	1,158	559	229	0	1,946
Hillsborough County totals (21 banks)		176,745	46,416	12,049	2,558	237,768
Holmes	The Bank of Bonifay	2,150	2,079	700	8	4,937
	Holmes County totals (1 bank)	2,150	2,079	700	8	4,937
Indian River	Barnett Bank of the Treasure Coast	45,216	7,688	635	17	53,556
	First American Bank of Indian River County	2,149	334	215	0	2,698
	The Beach Bank of Vero Beach	9,870	4,627	906	0	15,403
Indian River County totals (3 banks)		57,235	12,649	1,756	17	71,657
Jackson	Bank of Jackson County	1,611	773	59	52	2,495
	Citizens Bank of Marianna	7,335	3,257	251	177	11,020
	Peoples Bank of Graceville	1,080	920	411	18	2,429
	SouthTrust Bank of Northwest Florida	9,431	2,439	478	18	12,366
	The Farmers Bank of Malone	1,837	140	169	0	2,146
Jackson County totals (5 banks)		21,294	7,529	1,368	265	30,456
Jefferson	Farmers & Merchants Bank	3,590	1,382	116	13	5,101
	Jefferson County totals (1 bank)	3,590	1,382	116	13	5,101
Lafayette	Lafayette County State Bank	1,382	1,082	159	0	2,623
	Lafayette County totals (1 bank)	1,382	1,082	159	0	2,623
Lake	BankFirst	796	408	757	0	1,961
	Peoples State Bank of Groveland	4,676	369	211	0	5,256
	United Southern Bank	6,984	3,177	605	4	10,770
Lake County totals (3 banks)		12,456	3,954	1,573	4	17,987
Lee	Community Bank of the Islands	4,337	769	271	123	5,500
	First Independence Bank of Florida	3,810	598	216	50	4,674
	South Florida Bank	6,496	1,106	951	16	8,569
	Tri-City Community Bank of Lehigh Acres	2,087	621	86	9	2,803
Lee County totals (4 banks)		16,730	3,094	1,524	198	21,546
Leon	Barnett Bank of Tallahassee	33,286	3,496	4,230	0	41,012
	First Bank of Tallahassee	11	61	50	3	125
	Tallahassee State Bank	2,412	373	124	27	2,936
Leon County totals (3 banks)		35,709	3,930	4,404	30	44,073

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County	Name	Interest Expense On Deposits	Expense Of Fed Funds Purchased	Expense On Other Borrowed Money	Exp. On Mtg. Indebt.	Exp. Of Sub. Debt	Total Interest Expense
Hillsborough	South Hillsborough Community Bank	1,096	1	0	0	0	1,097
	Southern Commerce Bank	1,739	0	0	0	0	1,739
	Southern Exchange Bank	2,779	11	0	0	0	2,790
	Southtrust Bank of Tampa	3,594	46	0	0	0	3,640
	Sun Bank of Tampa Bay	68,510	3,909	0	18	0	72,437
	The Bank of Tampa	8,102	0	0	27	0	8,129
	The Hillsboro Sun Bank	9,142	244	0	2	0	9,388
	The Key Bank of Florida	7,572	0	0	0	0	7,572
	The Terrace Bank of Florida	1,708	0	0	0	0	1,708
	The Village Bank of Florida	5,716	0	0	55	0	5,771
	University State Bank	1,937	0	0	0	0	1,937
	Valrico State Bank	1,091	0	0	0	0	1,091
Hillsborough County totals (21 banks)		133,306	4,604	49	148	0	138,107
Holmes	The Bank of Bonifay	2,782	0	3	0	0	2,785
	Holmes County totals (1 bank)	2,782	0	3	0	0	2,785
Indian River	Barnett Bank of the Treasure Coast	30,877	108	2	0	0	30,987
	First American Bank of Indian River County	1,513	0	0	0	0	1,513
	The Beach Bank of Vero Beach	8,108	0	0	0	0	8,108
Indian River County totals (3 banks)		40,498	108	2	0	0	40,608
Jackson	Bank of Jackson County	1,386	7	0	0	0	1,393
	Citizens Bank of Marianna	5,886	2	0	0	0	5,888
	Peoples Bank of Graceville	1,277	0	0	0	0	1,277
	SouthTrust Bank of Northwest Florida	7,002	3	0	0	0	7,005
	The Farmers Bank of Malone	1,212	16	0	0	0	1,228
Jackson County totals (5 banks)		16,763	28	0	0	0	16,791
Jefferson	Farmers & Merchants Bank	2,830	2	0	0	0	2,832
	Jefferson County totals (1 bank)	2,830	2	0	0	0	2,832
Lafayette	Lafayette County State Bank	1,738	0	0	0	0	1,738
	Lafayette County totals (1 bank)	1,738	0	0	0	0	1,738
Lake	BankFirst	745	0	0	22	0	767
	Peoples State Bank of Groveland	2,357	0	0	0	0	2,357
	United Southern Bank	6,126	0	0	0	0	6,126
Lake County totals (3 banks)		9,228	0	0	22	0	9,250
Lee	Community Bank of the Islands	3,150	3	0	0	0	3,153
	First Independence Bank of Florida	2,567	0	0	0	0	2,567
	South Florida Bank	5,232	37	0	0	0	5,269
	Tri-City Community Bank of Lehigh Acres	1,349	2	0	0	0	1,351
Lee County totals (4 banks)		12,298	42	0	0	0	12,340
Leon	Barnett Bank of Tallahassee	16,600	5,061	0	130	0	21,791
	First Bank of Tallahassee	37	0	0	2	0	39
	Tallahassee State Bank	1,389	15	0	0	0	1,404
Leon County totals (3 banks)		18,026	5,076	0	132	0	23,234

REPORT OF INCOME
STATE-CHARTERED COMMERCIAL BANKS AND TRUST COMPANIES
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(All amounts are in thousands)

County	Name	Net Interest Income	Loan And Lease Loss Provision	Income From Service Charges	Other Non- Interest Income	Sec. Gains / (Losses)	Salaries And Employee Benefits
Hillsborough	South Hillsborough Community Bank	793	43	52	9	3	381
	Southern Commerce Bank	1,032	279	97	20	0	449
	Southern Exchange Bank	1,573	484	290	28	6	642
	Southtrust Bank of Tampa	1,974	1,420	247	105	0	956
	Sun Bank of Tampa Bay	54,368	11,554	8,625	16,829	(37)	21,284
	The Bank of Tampa	6,551	1,114	596	510	(33)	2,796
	The Hillsboro Sun Bank	9,240	395	1,064	568	(1)	2,599
	The Key Bank of Florida	3,590	980	343	238	12	1,180
	The Terrace Bank of Florida	1,142	88	79	14	0	403
	The Village Bank of Florida	2,345	476	194	104	156	1,035
	University State Bank	1,267	0	121	88	0	581
	Valrico State Bank	855	93	110	20	0	384
	Hillsborough County totals (21 banks)	99,661	20,122	14,209	19,348	66	40,471
Holmes	The Bank of Bonifay	2,152	31	168	84	0	751
	Holmes County totals (1 bank)	2,152	31	168	84	0	751
Indian River	Barnett Bank of the Treasure Coast	22,569	6,947	2,144	1,702	7	6,732
	First American Bank of Indian River County	1,185	232	107	24	0	368
	The Beach Bank of Vero Beach	7,295	847	331	1,500	4	2,617
	Indian River County totals (3 banks)	31,049	8,026	2,582	3,226	11	9,717
Jackson	Bank of Jackson County	1,102	(50)	265	46	(3)	709
	Citizens Bank of Marianna	5,132	150	560	145	0	1,817
	Peoples Bank of Graceville	1,152	27	252	36	0	411
	SouthTrust Bank of Northwest Florida	5,361	165	981	346	0	2,108
	The Farmers Bank of Malone	918	102	214	58	0	463
	Jackson County totals (5 banks)	13,665	394	2,272	631	(3)	5,508
Jefferson	Farmers & Merchants Bank	2,269	70	326	55	0	902
	Jefferson County totals (1 bank)	2,269	70	326	55	0	902
Lafayette	Lafayette County State Bank	885	160	136	51	0	353
	Lafayette County totals (1 bank)	885	160	136	51	0	353
Lake	BankFirst	1,194	243	53	8	0	448
	Peoples State Bank of Groveland	2,899	320	519	95	0	1,244
	United Southern Bank	4,644	350	655	193	0	1,994
	Lake County totals (3 banks)	8,737	913	1,227	296	0	3,686
Lee	Community Bank of the Islands	2,347	92	92	62	0	757
	First Independence Bank of Florida	2,107	87	197	59	0	977
	South Florida Bank	3,300	730	354	46	0	1,365
	Tri-City Community Bank of Lehigh Acres	1,452	44	159	44	7	549
	Lee County totals (4 banks)	9,206	953	802	211	7	3,648
Leon	Barnett Bank of Tallahassee	19,221	4,892	3,213	3,957	(44)	4,892
	First Bank of Tallahassee	86	10	3	9	0	84
	Tallahassee State Bank	1,532	203	308	52	0	574
	Leon County totals (3 banks)	20,839	5,105	3,524	4,018	(44)	5,550

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(All amounts are in thousands)

County	Name	Occ. & Fixed Asset Expense	Other Non-Interest Expense	Net Income Before Taxes	Taxes On Oper. Income	Income Before Extra. Items	Net Extra. Items	Net Income
Hillsborough	South Hillsborough Community Bank	233	243	(43)	0	(43)	0	(43)
	Southern Commerce Bank	223	425	(227)	0	(227)	0	(227)
	Southern Exchange Bank	382	459	(70)	0	(70)	0	(70)
	Southtrust Bank of Tampa	504	870	(1,424)	(481)	(943)	0	(943)
	Sun Bank of Tampa Bay	7,494	27,552	11,901	2,172	9,729	0	9,729
	The Bank of Tampa	1,347	1,816	551	55	496	0	496
	The Hillsboro Sun Bank	526	2,419	4,932	1,552	3,380	0	3,380
	The Key Bank of Florida	284	876	863	170	693	0	693
	The Terrace Bank of Florida	272	252	220	0	220	0	220
	The Village Bank of Florida	479	760	49	0	49	0	49
	University State Bank	177	475	243	93	150	0	150
	Valrico State Bank	433	266	(191)	0	(191)	0	(191)
Hillsborough County totals (21 banks)		15,725	41,545	15,421	3,824	11,597	0	11,597
Holmes	The Bank of Bonifay	93	357	1,172	404	768	0	768
	Holmes County totals (1 bank)	93	357	1,172	404	768	0	768
Indian River	Barnett Bank of the Treasure Coast	2,976	8,484	1,283	(562)	1,845	0	1,845
	First American Bank of Indian River County	81	327	308	136	172	0	172
	The Beach Bank of Vero Beach	495	1,507	3,664	1,417	2,247	0	2,247
Indian River County totals (3 banks)		3,552	10,318	5,255	991	4,264	0	4,264
Jackson	Bank of Jackson County	186	373	192	34	158	27	185
	Citizens Bank of Marianna	375	800	2,695	864	1,831	0	1,831
	Peoples Bank of Graceville	90	153	759	224	535	0	535
	SouthTrust Bank of Northwest Florida	1,351	915	2,149	764	1,385	0	1,385
	The Farmers Bank of Malone	144	280	201	60	141	0	141
Jackson County totals (5 banks)		2,146	2,521	5,996	1,946	4,050	27	4,077
Jefferson	Farmers & Merchants Bank	189	569	920	324	596	0	596
	Jefferson County totals (1 bank)	189	569	920	324	596	0	596
Lafayette	Lafayette County State Bank	55	278	226	102	124	0	124
	Lafayette County totals (1 bank)	55	278	226	102	124	0	124
Lake	BankFirst	215	240	109	32	77	28	105
	Peoples State Bank of Groveland	403	568	978	448	530	0	530
	United Southern Bank	862	1,033	1,253	404	849	0	849
Lake County totals (3 banks)		1,480	1,841	2,340	884	1,456	28	1,484
Lee	Community Bank of the Islands	226	389	1,037	386	651	0	651
	First Independence Bank of Florida	378	610	311	104	207	104	311
	South Florida Bank	514	898	193	73	120	0	120
	Tri-City Community Bank of Lehigh Acres	109	271	689	185	504	0	504
Lee County totals (4 banks)		1,227	2,168	2,230	748	1,482	104	1,586
Leon	Barnett Bank of Tallahassee	1,800	8,644	6,119	1,752	4,367	0	4,367
	First Bank of Tallahassee	32	121	(149)	0	(149)	0	(149)
	Tallahassee State Bank	137	370	608	220	388	0	388
Leon County totals (3 banks)		1,969	9,135	6,578	1,972	4,606	0	4,606

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(All amounts are in thousands)

County	Name	Interest And Fee Income On Loans	Interest & Dividend Income On Securities	Income From Fed Funds Sold	Other Interest Income	Total Interest Income
Levy	Drummond Community Bank	1,091	37	330	5	1,463
	Levy County State Bank	5,077	1,030	490	37	6,634
	The Perkins State Bank	4,827	1,637	230	30	6,724
	Levy County totals (3 banks)	10,995	2,704	1,050	72	14,821
Liberty	C & L Bank of Bristol	1,901	153	76	70	2,200
	Liberty County totals (1 bank)	1,901	153	76	70	2,200
Madison	Bank of Madison County	2,479	1,249	248	0	3,976
	Madison County totals (1 bank)	2,479	1,249	248	0	3,976
Manatee	American Bank of Bradenton	1,211	380	215	29	1,835
	First Commercial Bank of Manatee Cty.	2,914	243	112	37	3,306
	The Bank of Bradenton	2,052	845	172	18	3,087
	Manatee County totals (3 banks)	6,177	1,468	499	84	8,228
Marion	Citizens First Bank of Ocala	1,829	737	173	0	2,739
	Dunnellon State Bank	1,354	3,312	389	4	5,059
	Friendship Community Bank	568	525	155	1	1,249
	Independent Bank of Ocala	1,034	147	73	190	1,444
	SouthTrust Bank of Central Florida	6,097	3,421	395	16	9,929
	Sun Bank of Ocala	33,800	8,408	2,604	285	45,097
	Marion County totals (6 banks)	44,682	16,550	3,789	496	65,517
Martin	American Bank of Martin County	6,177	716	331	0	7,224
	First Bank of Indiantown	2,360	390	202	30	2,982
	First Marine Bank of Florida	1,348	315	29	27	1,719
	Martin County totals (3 banks)	9,885	1,421	562	57	11,925
Monroe	Barnett Bank of the Keys	25,485	5,756	425	5	31,671
	C & S Bank of Monroe County	10,485	1,545	279	106	12,415
	First State Bank of the Florida Keys	5,671	3,484	580	0	9,735
	TIB Bank of the Keys	13,113	2,804	295	42	16,254
	Monroe County totals (4 banks)	54,754	13,589	1,579	153	70,075
Nassau	Barnett Bank of Nassau County	7,761	607	0	0	8,368
	First Coast Community Bank	1,531	538	159	45	2,273
	Nassau County totals (2 banks)	9,292	1,145	159	45	10,641
Okaloosa	Barnett Bank of Northwest Florida	18,406	1,589	257	2	20,254
	Destin Bank	2,340	12	124	5	2,481
	Emerald Coast State Bank	633	374	241	0	1,248
	First Bank of Crestview	2,394	1,368	135	0	3,897
	First City Bank of Fort Walton	4,739	1,971	259	0	6,969
	Ready Bank of Fort Walton Beach	1,187	198	157	0	1,542
	Vanguard Bank & Trust Company	11,602	3,225	557	59	15,443
	Okaloosa County totals (7 banks)	41,301	8,737	1,730	66	51,834
Okeechobee	Barnett Bank of Lake Okeechobee	14,724	2,236	408	63	17,431
	Okeechobee County totals (1 bank)	14,724	2,236	408	63	17,431

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County	Name	Interest Expense On Deposits	Expense Of Fed Funds Purchased	Expense On Other Borrowed Money	Exp. On Mtg. Indebt.	Exp. Of Sub. Debt	Total Interest Expense
Levy	Drummond Community Bank	771	0	0	0	0	771
	Levy County State Bank	3,381	44	0	0	0	3,425
	The Perkins State Bank	3,947	0	0	0	0	3,947
	Levy County totals (3 banks)	8,099	44	0	0	0	8,143
Liberty	C & L Bank of Bristol	1,118	0	0	0	0	1,118
	Liberty County totals (1 bank)	1,118	0	0	0	0	1,118
Madison	Bank of Madison County	2,321	0	0	0	0	2,321
	Madison County totals (1 bank)	2,321	0	0	0	0	2,321
Manatee	American Bank of Bradenton	1,210	42	0	14	0	1,266
	First Commercial Bank of Manatee Cty.	1,801	2	0	0	0	1,803
	The Bank of Bradenton	1,767	0	0	0	0	1,767
	Manatee County totals (3 banks)	4,778	44	0	14	0	4,836
Marion	Citizens First Bank of Ocala	1,441	1	0	0	0	1,442
	Dunnellon State Bank	3,426	0	0	0	0	3,426
	Friendship Community Bank	659	0	0	0	0	659
	Independent Bank of Ocala	737	1	0	0	0	738
	SouthTrust Bank of Central Florida	5,863	0	0	0	0	5,863
	Sun Bank of Ocala	25,112	14	0	0	0	25,126
	Marion County totals (6 banks)	37,238	16	0	0	0	37,254
Martin	American Bank of Martin County	3,970	3	0	0	0	3,973
	First Bank of Indiantown	1,411	1	0	0	0	1,412
	First Marine Bank of Florida	1,043	17	10	0	0	1,070
	Martin County totals (3 banks)	6,424	21	10	0	0	6,455
Monroe	Barnett Bank of the Keys	18,817	956	710	25	0	20,508
	C & S Bank of Monroe County	6,142	16	96	0	0	6,254
	First State Bank of the Florida Keys	4,743	44	6	0	0	4,793
	TIB Bank of the Keys	8,523	13	33	1	0	8,570
	Monroe County totals (4 banks)	38,225	1,029	845	26	0	40,125
Nassau	Barnett Bank of Nassau County	3,897	571	0	0	0	4,468
	First Coast Community Bank	1,244	22	0	0	0	1,266
	Nassau County totals (2 banks)	5,141	593	0	0	0	5,734
Okaloosa	Barnett Bank of Northwest Florida	10,544	100	0	0	0	10,644
	Destin Bank	1,685	0	80	0	0	1,765
	Emerald Coast State Bank	866	0	0	0	0	866
	First Bank of Crestview	2,052	0	8	59	0	2,119
	First City Bank of Fort Walton	3,788	6	27	0	0	3,821
	Ready Bank of Fort Walton Beach	732	0	0	0	0	732
	Vanguard Bank & Trust Company	9,136	11	0	0	0	9,147
	Okaloosa County totals (7 banks)	28,803	117	115	59	0	29,094
Okeechobee	Barnett Bank of Lake Okeechobee	9,073	337	0	0	0	9,410
	Okeechobee County totals (1 bank)	9,073	337	0	0	0	9,410

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County	Name	Net Interest Income	Loan And Lease Loss Provision	Income From Service Charges	Other Non- Interest Income	Sec. Gains / (Losses)	Salaries And Employee Benefits
Levy	Drummond Community Bank	692	84	91	33	0	364
	Levy County State Bank	3,209	300	588	245	(1)	1,308
	The Perkins State Bank	2,777	310	396	115	3	1,160
	Levy County totals (3 banks)	6,678	694	1,075	393	2	2,832
Liberty	C & L Bank of Bristol	1,082	143	196	20	(1)	338
	Liberty County totals (1 bank)	1,082	143	196	20	(1)	338
Madison	Bank of Madison County	1,655	40	262	82	3	721
	Madison County totals (1 bank)	1,655	40	262	82	3	721
Manatee	American Bank of Bradenton	569	66	39	16	0	469
	First Commercial Bank of Manatee Cty.	1,503	128	339	38	0	767
	The Bank of Bradenton	1,320	72	121	12	0	484
	Manatee County totals (3 banks)	3,392	266	499	66	0	1,720
Marion	Citizens First Bank of Ocala	1,297	165	383	110	9	700
	Dunnellon State Bank	1,633	0	136	42	4	535
	Friendship Community Bank	590	482	20	16	0	243
	Independent Bank of Ocala	706	18	165	19	0	346
	SouthTrust Bank of Central Florida	4,066	1,294	811	185	0	1,776
	Sun Bank of Ocala	19,971	2,955	2,628	3,114	(2)	6,311
	Marion County totals (6 banks)	28,263	4,914	4,143	3,486	11	9,911
Martin	American Bank of Martin County	3,251	249	308	57	0	1,496
	First Bank of Indiantown	1,570	256	200	64	0	768
	First Marine Bank of Florida	649	306	143	43	4	587
	Martin County totals (3 banks)	5,470	811	651	164	4	2,851
Monroe	Barnett Bank of the Keys	11,163	360	1,693	3,054	1	3,481
	C & S Bank of Monroe County	6,161	77	796	270	0	1,750
	First State Bank of the Florida Keys	4,942	102	589	296	(24)	2,139
	TIB Bank of the Keys	7,684	238	396	193	5	2,739
	Monroe County totals (4 banks)	29,950	777	3,474	3,813	(18)	10,109
Nassau	Barnett Bank of Nassau County	3,900	327	896	409	0	1,020
	First Coast Community Bank	1,007	200	271	98	0	441
	Nassau County totals (2 banks)	4,907	527	1,167	507	0	1,461
Okaloosa	Barnett Bank of Northwest Florida	9,610	282	1,101	977	3	2,826
	Destin Bank	716	342	73	131	0	459
	Emerald Coast State Bank	382	70	43	26	5	300
	First Bank of Crestview	1,778	60	306	103	2	900
	First City Bank of Fort Walton	3,148	920	810	136	4	1,857
	Ready Bank of Fort Walton Beach	810	51	80	6	0	231
	Vanguard Bank & Trust Company	6,296	782	1,424	939	0	3,203
	Okaloosa County totals (7 banks)	22,740	2,507	3,837	2,318	14	9,776
Okeechobee	Barnett Bank of Lake Okeechobee	8,021	1,221	999	566	1	1,788
	Okeechobee County totals (1 bank)	8,021	1,221	999	566	1	1,788

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County	Name	Occ. & Fixed Asset Expense	Other Non-Interest Expense	Net Income Before Taxes	Taxes On Oper. Income	Income Before Extra. Items	Net Extra. Items	Net Income
Levy	Drummond Community Bank	126	262	(20)	0	(20)	0	(20)
	Levy County State Bank	540	836	1,057	306	751	0	751
	The Perkins State Bank	389	813	619	133	486	0	486
	Levy County totals (3 banks)	1,055	1,911	1,656	439	1,217	0	1,217
Liberty	C & L Bank of Bristol	117	345	354	131	223	0	223
	Liberty County totals (1 bank)	117	345	354	131	223	0	223
Madison	Bank of Madison County	282	493	466	109	357	0	357
	Madison County totals (1 bank)	282	493	466	109	357	0	357
Manatee	American Bank of Bradenton	114	208	(233)	0	(233)	0	(233)
	First Commercial Bank of Manatee Cty.	364	617	4	0	4	0	4
	The Bank of Bradenton	169	305	423	154	269	0	269
	Manatee County totals (3 banks)	647	1,130	194	154	40	0	40
Marion	Citizens First Bank of Ocala	429	655	(150)	0	(150)	0	(150)
	Dunnellon State Bank	81	560	639	113	26	0	526
	Friendship Community Bank	191	193	(483)	0	(483)	0	(483)
	Independent Bank of Ocala	283	290	(47)	0	(47)	0	(47)
	SouthTrust Bank of Central Florida	688	2,553	(1,249)	(420)	(829)	0	(829)
	Sun Bank of Ocala	1,884	6,027	8,534	2,514	6,020	0	6,020
	Marion County totals (6 banks)	3,556	10,278	7,244	2,207	5,037	0	5,037
Martin	American Bank of Martin County	724	846	301	144	157	0	157
	First Bank of Indiantown	285	472	53	11	42	11	53
	First Marine Bank of Florida	291	588	(933)	0	(933)	230	(703)
	Martin County totals (3 banks)	1,300	1,906	(579)	155	(734)	241	(493)
Monroe	Barnett Bank of the Keys	1,501	5,380	5,189	1,315	3,874	0	3,874
	C & S Bank of Monroe County	612	1,608	3,180	1,283	1,897	0	1,897
	First State Bank of the Florida Keys	605	1,291	1,666	497	1,169	0	1,169
	TIB Bank of the Keys	768	1,548	2,985	982	2,003	0	2,003
	Monroe County totals (4 banks)	3,486	9,827	13,020	4,077	8,943	0	8,943
Nassau	Barnett Bank of Nassau County	383	1,504	1,971	578	1,393	0	1,393
	First Coast Community Bank	129	249	357	105	252	0	252
	Nassau County totals (2 banks)	512	1,753	2,328	683	1,645	0	1,645
Okaloosa	Barnett Bank of Northwest Florida	1,034	3,797	3,752	1,109	2,643	0	2,643
	Destin Bank	201	605	(687)	0	(687)	0	(687)
	Emerald Coast State Bank	117	233	(264)	0	(264)	0	(264)
	First Bank of Crestview	289	572	368	123	245	0	245
	First City Bank of Fort Walton	730	955	(364)	15	(379)	0	(379)
	Ready Bank of Fort Walton Beach	108	151	355	116	239	0	239
	Vanguard Bank & Trust Company	913	3,583	178	210	(32)	0	(32)
	Okaloosa County totals (7 banks)	3,392	9,896	3,338	1,573	1,765	0	1,765
Okeechobee	Barnett Bank of Lake Okeechobee	722	2,700	3,156	686	2,470	0	2,470
	Okeechobee County totals (1 bank)	722	2,700	3,156	686	2,470	0	2,470

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County	Name	Interest And Fee Income On Loans	Interest & Dividend Income On Securities	Income From Fed Funds Sold	Other Interest Income	Total Interest Income
Orange	Bank of Central Florida	7,825	1,666	671	0	10,162
	Commercial State Bank of Orlando	4,430	279	585	0	5,294
	Community First Bank of Central Florida	4,046	375	127	37	4,585
	Independent Bankers' Bank of Florida	2,156	1,898	872	13	4,939
	Orange Bank	21,383	1,705	280	0	23,368
	SouthTrust Bank of Orlando	195	19	309	1	524
	The Bank of Winter Park	937	275	209	46	1,467
	United American Bank of Central Fla.	6,449	877	490	29	7,845
	Orange County totals (8 banks)	47,421	7,094	3,543	126	58,184
Osceola	First Sterling Bank of Osceola County	265	162	180	22	629
	Public Bank	3,272	423	371	0	4,066
	Osceola County totals (2 banks)	3,537	585	551	22	4,695
Palm Beach	1st United Bank	3,551	353	465	0	4,369
	Admiralty Bank	3,415	783	318	302	4,818
	Bank of Belle Glade	2,144	923	584	0	3,651
	Bank of Pahokee	2,797	2,069	532	46	5,444
	Bank of South Palm Beaches	7,315	828	63	0	8,206
	Banyan Bank	2,546	465	441	0	3,452
	Barnett Bank of Palm Beach County	180,213	48,899	1,347	1,629	232,088
	Boca Bank	9,345	1,522	788	26	11,681
	Carney Bank	4,426	700	360	0	5,486
	Equity Bank	5,263	386	681	42	6,372
	First Southern Bank	2,929	329	226	9	3,493
	Governors Bank	4,012	457	271	51	4,791
	Great Southern Bank	2,443	650	288	43	3,424
	Mizner Bank	1,957	1,056	121	240	3,374
	Prime Bank	3,602	653	149	96	4,500
	Southcoast Bank Corporation	2,449	370	91	0	2,910
	Suburban Bank	15,509	5,137	39	9	20,694
	Transflorida Bank of Palm Beach	2,642	636	654	212	4,144
	Palm Beach County totals (18 banks)	256,558	66,216	7,418	2,705	332,897
Pasco	Barnett Bank of Pasco County	75,618	12,912	2,187	33	90,750
	Florida State Bank	6,239	1,803	181	2	8,225
	Lake State Bank	938	305	85	38	1,366
	Peoples State Bank	4,576	384	358	88	5,406
	Sun Bank of Pasco County	19,874	3,419	696	0	23,989
	Pasco County totals (5 banks)	107,245	18,823	3,507	161	129,736
Pinellas	Ameribank	4,267	809	513	115	5,704
	Bank of St. Petersburg	1,205	229	246	9	1,689
	Barnett Bank of Pinellas County	206,347	41,056	6,948	112	254,463
	Citizens Bank of Clearwater	4,140	554	379	3	5,076
	Countryside Bankers	1,703	248	186	59	2,196
	First Central Bank	2,212	459	76	190	2,937
	First Gulf Bank	5,095	3,921	539	0	9,555
	Florida Bank of Commerce	3,599	285	593	0	4,477
	Gulf Bank of Dunedin	2,109	467	335	41	2,952
	Indian Rocks State Bank	2,255	1,545	189	0	3,989
	Marine Bank	2,147	659	243	0	3,049
	Mercantile Bank	4,012	231	426	0	4,669
	Pinellas Community Bank	3,496	526	121	0	4,143
	Republic Bank	13,962	2,947	1,389	627	18,925
	Rutland's Florida Gulf Bank	1,126	138	286	0	1,550
	SouthTrust Bank of Pinellas County	16,742	4,376	46	18	21,182

REPORT OF INCOME
STATE-CHARTERED COMMERCIAL BANKS AND TRUST COMPANIES
DECEMBER 31, 1990
(All amounts are in thousands)

County	Name	Interest Expense On Deposits	Expense Of Fed Funds Purchased	Expense On Other Borrowed Money	Exp. On Mtg. Indebt.	Exp. Of Sub. Debt	Total Interest Expense
Orange	Bank of Central Florida	4,710	72	54	0	0	4,836
	Commercial State Bank of Orlando	2,695	18	0	0	0	2,713
	Community First Bank of Central Florida	2,385	6	2	0	0	2,393
	Independent Bankers' Bank of Florida	488	1,021	0	0	0	1,509
	Orange Bank	9,906	210	0	190	0	10,306
	SouthTrust Bank of Orlando	114	12	0	0	0	126
	The Bank of Winter Park	708	0	0	0	0	708
	United American Bank of Central Fla.	4,454	0	0	0	0	4,454
	Orange County totals (8 banks)	25,460	1,339	56	190	0	27,045
Osceola	First Sterling Bank of Osceola County	422	0	0	0	0	422
	Public Bank	2,197	0	0	25	0	2,222
	Osceola County totals (2 banks)	2,619	0	0	25	0	2,644
Palm Beach	1st United Bank	1,916	0	0	0	0	1,916
	Admiralty Bank	2,475	0	0	0	0	2,475
	Bank of Belle Glade	1,458	0	0	0	0	1,458
	Bank of Pahokee	2,294	159	0	0	0	2,453
	Bank of South Palm Beaches	5,179	31	0	0	0	5,210
	Banyan Bank	2,222	0	0	0	0	2,222
	Barnett Bank of Palm Beach County	126,338	8,916	0	704	0	135,958
	Boca Bank	6,958	56	41	0	0	7,055
	Carney Bank	2,926	59	0	0	0	2,985
	Equity Bank	4,088	0	0	0	106	4,194
	First Southern Bank	1,908	0	0	0	0	1,908
	Governors Bank	2,213	50	1	0	0	2,264
	Great Southern Bank	1,853	0	0	0	0	1,853
	Mizner Bank	1,968	5	0	58	0	2,031
	Prime Bank	2,944	1	0	0	0	2,945
	Southcoast Bank Corporation	1,754	27	0	0	0	1,781
	Suburban Bank	10,219	1,335	0	0	0	11,554
	Transflorida Bank of Palm Beach	3,012	0	1	0	0	3,013
	Palm Beach County totals (18 banks)	181,725	10,639	43	762	106	193,275
Pasco	Barnett Bank of Pasco County	54,031	1,374	45	0	0	55,450
	Florida State Bank	5,386	6	112	0	167	5,671
	Lake State Bank	800	0	0	0	0	800
	Peoples State Bank	3,209	31	0	0	0	3,240
	Sun Bank of Pasco County	14,270	126	0	0	0	14,396
	Pasco County totals (4 banks)	77,696	1,537	157	0	167	79,557
Pinellas	Ameribank	2,771	31	0	0	0	2,802
	Bank of St. Petersburg	1,177	0	0	0	0	1,177
	Barnett Bank of Pinellas County	149,195	12,588	0	27	0	161,810
	Citizens Bank of Clearwater	2,942	19	0	0	0	2,961
	Countryside Bankers	1,341	24	0	0	0	1,365
	First Central Bank	1,428	0	0	0	0	1,428
	First Gulf Bank	7,241	8	0	0	0	7,249
	Florida Bank of Commerce	2,711	0	22	0	0	2,733
	Gulf Bank of Dunedin	1,759	0	0	5	0	1,764
	Indian Rocks State Bank	2,522	0	0	0	0	2,522
	Marine Bank	1,652	153	0	0	0	1,805
	Mercantile Bank	3,271	0	0	0	0	3,271
	Pinellas Community Bank	2,356	5	0	0	0	2,361
	Republic Bank	11,578	69	13	7	0	11,667
	Rutland's Florida Gulf Bank	864	0	0	0	0	864
	SouthTrust Bank of Pinellas County	11,849	1,031	0	0	0	12,880

REPORT OF INCOME
STATE-CHARTERED COMMERCIAL BANKS AND TRUST COMPANIES
DECEMBER 31, 1990
(All amounts are in thousands)

County	Name	Net Interest Income	Loan And Lease Loss Provision	Income From Service Charges	Other Non- Interest Income	Sec. Gains / (Losses)	Salaries And Employee Benefits
Orange	Bank of Central Florida	5,326	133	1,150	224	7	2,962
	Commercial State Bank of Orlando	2,581	823	294	69	0	976
	Community First Bank of Central Florida	2,192	193	555	77	(39)	1,029
	Independent Bankers' Bank of Florida	3,430	0	104	2,230	31	1,592
	Orange Bank	13,062	2,025	1,782	1,199	0	4,627
	SouthTrust Bank of Orlando	398	83	10	1	0	279
	The Bank of Winter Park	759	86	90	9	2	347
	United American Bank of Central Fla.	3,391	2,913	321	177	4	1,048
	Orange County totals (8 banks)	31,139	6,256	4,306	3,986	5	12,860
Osceola	First Sterling Bank of Osceola County	207	20	55	12	0	179
	Public Bank	1,844	789	537	64	0	1,075
	Osceola County totals (2 banks)	2,051	809	592	76	0	1,254
Palm Beach	1st United Bank	2,453	62	225	288	0	1,090
	Admiralty Bank	2,343	1,305	134	37	6	991
	Bank of Belle Glade	2,193	17	275	27	2	906
	Bank of Pahokee	2,991	404	401	184	(5)	1,316
	Bank of South Palm Beaches	2,996	1,351	290	113	(3)	1,285
	Banyan Bank	1,230	88	33	10	(3)	416
	Barnett Bank of Palm Beach County	96,130	15,293	9,310	12,640	122	30,672
	Boca Bank	4,626	323	448	187	0	2,177
	Carney Bank	2,501	261	522	43	9	1,080
	Equity Bank	2,178	105	96	436	0	710
	First Southern Bank	1,585	44	47	13	1	651
	Governors Bank	2,527	152	291	49	13	887
	Great Southern Bank	1,571	215	120	31	5	588
	Mizner Bank	1,343	353	117	33	12	654
	Prime Bank	1,555	84	210	265	0	696
	Southcoast Bank Corporation	1,129	1,368	170	49	(24)	581
	Suburban Bank	9,140	1,480	1,326	458	37	3,884
	Transflorida Bank of Palm Beach	1,131	(25)	49	829	6	257
	Palm Beach County totals (18 banks)	139,622	22,880	14,064	15,692	178	48,841
Pasco	Barnett Bank of Pasco County	35,300	11,883	2,972	2,853	(15)	11,264
	Florida State Bank	2,554	849	337	731	47	1,533
	Lake State Bank	566	365	107	20	2	352
	Peoples State Bank	2,166	220	166	4	0	761
	Sun Bank of Pasco County	9,593	4,155	1,001	558	(1)	2,891
	Pasco County totals (5 banks)	50,179	17,472	4,583	4,166	33	16,801
Pinellas	Ameribank	2,902	384	471	501	(12)	1,067
	Bank of St. Petersburg	512	0	71	15	7	259
	Barnett Bank of Pinellas County	92,653	22,243	7,581	8,305	(213)	23,774
	Citizens Bank of Clearwater	2,115	849	239	121	(2)	843
	Countryside Bankers	831	47	116	9	0	432
	First Central Bank	1,509	245	89	10	0	429
	First Gulf Bank	2,306	9	163	30	3	763
	Florida Bank of Commerce	1,744	210	318	229	0	972
	Gulf Bank of Dunedin	1,188	312	188	27	3	533
	Indian Rocks State Bank	1,467	54	128	34	0	597
	Marine Bank	1,244	92	81	9	0	437
	Mercantile Bank	1,398	200	40	185	0	508
	Pinellas Community Bank	1,782	445	133	36	(1)	848
	Republic Bank	7,258	1,812	989	316	(5)	2,797
	Rutland's Florida Gulf Bank	686	64	141	37	2	432
	SouthTrust Bank of Pinellas County	8,302	1,016	893	711	17	3,194

REPORT OF INCOME
STATE-CHARTERED COMMERCIAL BANKS AND TRUST COMPANIES
DECEMBER 31, 1990
(All amounts are in thousands)

County	Name	Occ. & Fixed Asset Expense	Other Non- Interest Expense	Net Income Before Taxes	Taxes On Oper. Income	Income Before Extra. Items	Net Extra. Items	Net Income
Orange	Bank of Central Florida	519	1,187	1,906	542	1,364	0	1,364
	Commercial State Bank of Orlando	292	773	80	29	51	0	51
	Community First Bank of Central Florida	497	694	372	132	240	0	240
	Independent Bankers' Bank of Florida	432	2,831	940	343	597	0	597
	Orange Bank	2,353	2,985	4,053	1,506	2,547	0	2,547
	SouthTrust Bank of Orlando	117	138	(208)	(71)	(137)	0	(137)
	The Bank of Winter Park	155	234	38	0	38	0	38
	United American Bank of Central Fla.	680	795	(1,543)	(558)	(985)	0	(985)
	Orange County totals (8 banks)	5,045	9,637	5,638	1,923	3,715	0	3,715
Osceola	First Sterling Bank of Osceola County	82	131	(138)	(38)	(100)	0	(100)
	Public Bank	315	846	(580)	(92)	(488)	0	(488)
	Osceola County totals (2 banks)	397	977	(718)	(130)	(588)	0	(588)
Palm Beach	1st United Bank	566	747	501	186	315	45	360
	Admiralty Bank	569	633	(978)	(180)	(798)	0	(798)
	Bank of Belle Glade	266	507	801	216	585	0	585
	Bank of Pahokee	434	856	561	201	360	0	360
	Bank of South Palm Beaches	513	1,267	(1,020)	0	(1,020)	0	(1,020)
	Banyan Bank	266	346	154	0	154	0	154
	Barnett Bank of Palm Beach County	15,970	41,977	14,290	284	14,006	0	14,006
	Boca Bank	1,287	1,363	111	0	111	0	111
	Carney Bank	744	772	218	72	146	65	211
	Equity Bank	422	896	577	213	364	213	577
	First Southern Bank	439	366	146	40	106	40	146
	Governors Bank	819	735	287	107	180	47	227
	Great Southern Bank	222	604	98	20	78	20	98
	Mizner Bank	354	452	(308)	0	(308)	0	(308)
	Prime Bank	344	1,032	(126)	0	(126)	0	(126)
	Southcoast Bank Corporation	357	602	(1,584)	0	(1,584)	0	(1,584)
	Suburban Bank	1,517	2,411	1,669	543	1,126	0	1,126
	Transflorida Bank of Palm Beach	164	1,066	553	141	412	0	412
	Palm Beach County totals (18 banks)	25,253	56,632	15,950	1,843	14,107	430	14,537
Pasco	Barnett Bank of Pasco County	4,143	18,240	(4,420)	(3,582)	(838)	0	(838)
	Florida State Bank	621	3,506	(2,840)	(462)	(2,378)	0	(2,378)
	Lake State Bank	114	237	(373)	0	(373)	0	(373)
	Peoples State Bank	298	504	553	230	323	0	323
	Sun Bank of Pasco County	1,211	4,042	(1,148)	(582)	(566)	0	(566)
	Pasco County totals (5 banks)	6,387	26,529	(8,228)	(4,396)	(3,832)	0	(3,832)
Pinellas	Ameribank	352	745	1,314	496	818	0	818
	Bank of St. Petersburg	169	216	(39)	0	(39)	0	(39)
	Barnett Bank of Pinellas County	10,186	37,775	14,348	3,462	10,886	0	10,886
	Citizens Bank of Clearwater	635	551	(405)	0	(405)	0	(405)
	Countryside Bankers	229	244	0	0	0	0	4
	First Central Bank	260	263	411	157	254	0	254
	First Gulf Bank	342	647	741	168	573	0	573
	Florida Bank of Commerce	486	991	(368)	0	(368)	0	(368)
	Gulf Bank of L. nedin	312	426	(177)	0	(177)	0	(177)
	Indian Rocks State Bank	103	548	327	0	327	0	327
	Marine Bank	144	260	401	151	250	0	250
	Mercantile Bank	272	405	238	90	148	90	238
	Pinellas Community Bank	347	591	(281)	0	(281)	0	(281)
	Republic Bank	1,593	3,372	(1,016)	(152)	(864)	0	(864)
	Rutland's Florida Gulf Bank	91	225	54	8	46	8	54
	SouthTrust Bank of Pinellas County	1,260	2,798	1,655	586	1,069	0	1,069

REPORT OF INCOME
STATE-CHARTERED COMMERCIAL BANKS AND TRUST COMPANIES
DECEMBER 31, 1990
(All amounts are in thousands)

County	Name	Interest And Fee Income On Loans	Interest & Dividend Income On Securities	Income From Fed Funds Sold	Other Interest Income	Total Interest Income
Pinellas	United Bank of Pinellas	5,332	971	247	9	6,559
	Pinellas County totals (17 banks)	279,749	59,421	12,762	1,183	353,115
Polk	American Bank and Trust of Polk Cty.	7,036	1,831	215	0	9,082
	Barnett Bank of Polk County	64,118	7,300	641	245	72,304
	Citrus and Chemical Bank	13,439	1,743	385	0	15,567
	Commerce Bank of Central Florida	1,303	180	448	0	1,931
	First Sterling Bank	1,914	546	171	3	2,634
	Peoples Bank of Lakeland	12,109	26,344	2,759	55	41,267
	The Citizens Bank of Frostproof	2,081	1,120	438	24	3,663
	Polk County totals (7 banks)	102,000	39,064	5,057	327	146,448
Putnam	Putnam State Bank	810	30	266	6	1,112
	Putnam County totals (1 bank)	810	30	266	6	1,112
Sarasota	Barnett Bank of Southwest Florida	154,199	11,071	662	2	165,934
	First State Bank of Sarasota	1,807	285	173	37	2,302
	Guaranty Bank of Southwest Florida	1,986	189	361	34	2,570
	SouthTrust Bank of Sarasota County	1,715	819	31	16	2,581
	West Coast Bank	2,027	455	520	7	3,009
	Sarasota County totals (5 banks)	161,734	12,819	1,747	96	176,396
Seminole	First Seminole Bank	1,218	324	272	47	1,861
	Southern Bank of Central Florida	1,336	453	488	20	2,297
	The Citizens Bank of Oviedo	2,110	2,910	222	1	5,243
	Seminole County totals (3 banks)	4,664	3,687	982	68	9,401
St. Johns	Barnett Bank of St. Johns County	35,341	3,943	365	0	39,649
	Prosperity Bank of St. Augustine	3,777	114	195	30	4,116
	St. Johns County totals (2 banks)	39,118	4,057	560	30	43,765
St. Lucie	SeaFirst Bank	998	81	175	0	1,254
	St. Lucie County totals (1 bank)	998	81	175	0	1,254
Suwannee	Branford State Bank	1,152	412	199	4	1,767
	Citizens Bank of Live Oak	1,321	339	171	0	1,831
	Suwannee County totals (2 banks)	2,473	751	370	4	3,598
Taylor	The Citizens Bank of Perry	3,254	519	147	0	3,920
	Taylor County totals (1 bank)	3,254	519	147	0	3,920
Union	Farmers and Dealers Bank	2,027	760	392	6	3,185
	Union County totals (1 bank)	2,027	760	392	6	3,185
Volusia	Bank at Ormond-By-The-Sea	4,386	1,091	317	50	5,844
	Barnett Bank of Volusia County	69,133	22,034	4,221	155	95,543
	First Community Bank of Orange City	3,008	160	504	0	3,672
	Southland Bank	2,425	470	230	75	3,200
	SouthTrust Bank of Volusia County	12,459	5,503	857	618	19,437
	Sun Bank of Volusia County	52,099	9,078	1,960	36	63,173

REPORT OF INCOME
STATE-CHARTERED COMMERCIAL BANKS AND TRUST COMPANIES
DECEMBER 31, 1990
(All amounts are in thousands)

County	Name	Interest Expense On Deposits	Expense Of Fed Funds Purchased	Expense On Other Borrowed Money	Exp. On Mtg. Indebt.	Exp. Of Sub. Debt	Total Interest Expense
Pinellas	United Bank of Pinellas	3,527	33	270	0	0	3,830
	Pinellas County totals (17 banks)	208,184	13,961	305	39	0	222,489
Polk	American Bank and Trust of Polk Cty.	5,348	1	0	0	0	5,349
	Barnett Bank of Polk County	39,977	1,555	201	0	0	41,733
	Citrus and Chemical Bank	8,243	44	5	0	0	8,292
	Commerce Bank of Central Florida	1,133	0	0	0	0	1,133
	First Sterling Bank	1,429	0	0	0	0	1,429
	Peoples Bank of Lakeland	24,592	692	711	1	0	25,996
	The Citizens Bank of Frostproof	1,646	0	0	0	0	1,646
	Polk County totals (7 banks)	82,368	2,292	917	1	0	85,578
Putnam	Putnam State Bank	595	0	0	0	0	595
	Putnam County totals (1 bank)	595	0	0	0	0	595
Sarasota	Barnett Bank of Southwest Florida	106,664	3,408	62	0	0	110,134
	First State Bank of Sarasota	1,270	0	0	0	0	1,270
	Guaranty Bank of Southwest Florida	1,408	0	0	0	0	1,408
	SouthTrust Bank of Sarasota County	1,377	331	0	0	0	1,708
	West Coast Bank	1,755	60	0	18	0	1,833
	Sarasota County totals (5 banks)	112,474	3,799	62	18	0	116,353
Seminole	First Seminole Bank	1,008	0	0	0	0	1,008
	Southern Bank of Central Florida	1,095	0	0	0	0	1,095
	The Citizens Bank of Oviedo	3,001	40	0	0	0	3,041
	Seminole County totals (3 banks)	5,104	40	0	0	0	5,144
St. Johns	Barnett Bank of St. Johns County	20,747	389	45	14	0	21,195
	Prosperity Bank of St. Augustine	2,157	0	0	0	59	2,216
	St. Johns County totals (2 banks)	22,904	389	45	14	59	23,411
St. Lucie	SeaFirst Bank	744	0	0	0	0	744
	St. Lucie County totals (1 bank)	744	0	0	0	0	744
Suwannee	Branford State Bank	746	0	0	0	0	746
	Citizens Bank of Live Oak	1,006	0	0	0	0	1,006
	Suwannee County totals (2 banks)	1,752	0	0	0	0	1,752
Taylor	The Citizens Bank of Perry	2,237	0	19	0	0	2,256
	Taylor County totals (1 bank)	2,237	0	19	0	0	2,256
Union	Farmers and Dealers Bank	1,779	0	0	0	0	1,779
	Union County totals (1 bank)	1,779	0	0	0	0	1,779
Volusia	Bank at Ormond—By—The—Sea	3,494	0	0	0	0	3,494
	Barnett Bank of Volusia County	57,657	1,848	230	0	0	59,735
	First Community Bank of Orange City	2,259	0	0	14	0	2,273
	Southland Bank	1,870	0	0	5	0	1,875
	SouthTrust Bank of Volusia County	11,342	715	8	33	0	12,098
	Sun Bank of Volusia County	33,889	461	0	0	0	34,350

REPORT OF INCOME
STATE-CHARTERED COMMERCIAL BANKS AND TRUST COMPANIES
DECEMBER 31, 1990
(All amounts are in thousands)

County	Name	Net Interest Income	Loan And Lease Loss Provision	Income From Service Charges	Other Non- Interest Income	Sec. Gains / (Losses)	Salaries And Employee Benefits
Pinellas	United Bank of Pinellas	2,729	275	315	64	2	1,146
	Pinellas County totals (17 banks)	130,626	28,257	11,956	10,639	(199)	39,031
Polk	American Bank and Trust of Polk Cty.	3,733	280	341	307	0	1,481
	Barnett Bank of Polk County	30,571	2,151	2,994	3,867	5	8,089
	Citrus and Chemical Bank	7,275	382	937	733	1	2,951
	Commerce Bank of Central Florida	798	104	94	8	0	357
	First Sterling Bank	1,205	92	348	98	10	700
	Peoples Bank of Lakeland	15,271	403	2,789	982	1	6,502
	The Citizens Bank of Frostproof	2,017	21	101	44	0	630
	Polk County totals (7 banks)	60,870	3,433	7,604	6,039	17	20,710
Putnam	Putnam State Bank	517	75	156	17	0	322
	Putnam County totals (1 bank)	517	75	156	17	0	322
Sarasota	Barnett Bank of Southwest Florida	55,800	8,569	4,050	14,421	(5)	20,391
	First State Bank of Sarasota	1,032	100	57	5	0	392
	Guaranty Bank of Southwest Florida	1,162	352	55	11	0	515
	SouthTrust Bank of Sarasota County	873	236	37	13	0	598
	West Coast Bank	1,176	33	166	14	50	497
	Sarasota County totals (5 banks)	60,043	9,290	4,365	14,464	45	22,393
Seminole	First Seminole Bank	853	95	74	18	1	297
	Southern Bank of Central Florida	1,202	118	93	73	0	423
	The Citizens Bank of Oviedo	2,202	103	255	99	11	1,165
	Seminole County totals (3 banks)	4,257	316	422	190	12	1,885
St. Johns	Barnett Bank of St. Johns County	18,454	2,652	2,212	12,239	(1)	5,822
	Prosperity Bank of St. Augustine	1,900	190	277	64	0	811
	St. Johns County totals (2 banks)	20,354	2,842	2,489	12,303	(1)	6,633
St. Lucie	SeaFirst Bank	510	917	104	32	0	384
	St. Lucie County totals (1 bank)	510	917	104	32	0	384
Suwannee	Branford State Bank	1,021	12	141	39	0	370
	Citizens Bank of Live Oak	825	89	196	40	0	344
	Suwannee County totals (2 banks)	1,846	101	337	79	0	714
Taylor	The Citizens Bank of Perry	1,664	500	384	81	0	638
	Taylor County totals (1 bank)	1,664	500	384	81	0	638
Union	Farmers and Dealers Bank	1,406	425	268	69	20	719
	Union County totals (1 bank)	1,406	425	268	69	20	719
Volusia	Bank at Ormond - By-The-Sea	2,350	26	236	134	26	1,354
	Barnett Bank of Volusia County	35,808	6,059	3,622	3,720	(23)	9,871
	First Community Bank of Orange City	1,399	120	211	24	0	694
	Southland Bank	1,325	104	134	47	-0	494
	SouthTrust Bank of Volusia County	7,339	1,810	1,153	231	31	2,817
	Sun Bank of Volusia County	28,823	3,302	3,165	3,773	(11)	8,500

REPORT OF INCOME
STATE-CHARTERED COMMERCIAL BANKS AND TRUST COMPANIES
DECEMBER 31, 1990
(All amounts are in thousands)

County	Name	Occ. & Fixed Asset Expense	Other Non-Interest Expense	Net Income Before Taxes	Taxes On Oper. Income	Income Before Extra. Items	Net Extra. Items	Net Income
Pinellas	United Bank of Pinellas	385	973	331	101	230	53	283
	Pinellas County totals (17 banks)	17,166	51,030	17,538	5,067	12,471	151	12,622
Polk	American Bank and Trust of Polk Cty.	426	851	1,343	406	937	0	937
	Barnett Bank of Polk County	2,840	17,350	7,007	1,250	5,757	0	5,757
	Citrus and Chemical Bank	1,223	1,947	2,443	690	1,753	0	1,753
	Commerce Bank of Central Florida	167	263	9	0	9	3	12
	First Sterling Bank	270	449	150	38	112	0	112
	Peoples Bank of Lakeland	2,369	3,478	6,291	1,389	4,902	0	4,902
	The Citizens Bank of Frostproof	166	425	920	279	641	0	641
	Polk County totals (7 banks)	7,461	24,763	18,163	4,052	14,111	3	14,114
Putnam	Putnam State Bank	205	264	(176)	0	(176)	0	(176)
	Putnam County totals (1 bank)	205	264	(176)	0	(176)	0	(176)
Sarasota	Barnett Bank of Southwest Florida	10,011	28,934	6,361	1,329	5,032	0	5,032
	First State Bank of Sarasota	234	354	14	0	14	0	14
	Guaranty Bank of Southwest Florida	278	423	(340)	0	(340)	0	(340)
	SouthTrust Bank of Sarasota County	347	290	(548)	(185)	(363)	0	(363)
	West Coast Bank	193	281	402	0	402	0	402
	Sarasota County totals (5 banks)	11,063	30,282	5,889	1,144	4,745	0	4,745
Seminole	First Seminole Bank	96	209	249	51	198	0	198
	Southern Bank of Central Florida	160	365	302	2	300	0	300
	The Citizens Bank of Oviedo	399	432	468	135	333	0	333
	Seminole County totals (3 banks)	655	1,006	1,019	188	831	0	831
St. Johns	Barnett Bank of St. Johns County	1,967	13,734	8,729	2,221	6,508	0	6,508
	Prosperity Bank of St. Augustine	377	488	375	164	211	0	211
	St. Johns County totals (2 banks)	2,344	14,222	9,104	2,385	6,719	0	6,719
St. Lucie	SeaFirst Bank	223	459	(1,337)	0	(1,337)	0	(1,337)
	St. Lucie County totals (1 bank)	223	459	(1,337)	0	(1,337)	0	(1,337)
Suwannee	Branford State Bank	53	269	497	161	336	0	336
	Citizens Bank of Live Oak	123	309	196	74	122	0	122
	Suwannee County totals (2 banks)	176	578	693	235	458	0	458
Taylor	The Citizens Bank of Perry	212	457	322	63	259	0	259
	Taylor County totals (1 bank)	212	457	322	63	259	0	259
Union	Farmers and Dealers Bank	304	556	(241)	(177)	(64)	0	(64)
	Union County totals (1 bank)	304	556	(241)	(177)	(64)	0	(64)
Volusia	Bank at Ormond-By-The-Sea	431	605	330	79	251	0	251
	Barnett Bank of Volusia County	3,365	14,763	9,069	(715)	9,784	0	9,784
	First Community Bank of Orange City	164	492	164	0	164	0	164
	Southland Bank	306	397	205	68	137	68	205
	SouthTrust Bank of Volusia County	979	2,574	574	156	418	0	418
	Sun Bank of Volusia County	2,665	7,993	13,290	3,980	9,310	0	9,310

REPORT OF INCOME
STATE-CHARTERED COMMERCIAL BANKS AND TRUST COMPANIES
DECEMBER 31, 1990
(All amounts are in thousands)

County	Name	Interest And Fee Income On Loans	Interest & Dividend Income On Securities	Income From Fed Funds Sold	Other Interest Income	Total Interest Income
Volusia	Surety Bank	1,570	41	66	137	1,814
	Tomoka State Bank	221	130	177	4	532
	Volusia County totals (8 banks)	145,301	38,507	8,332	1,075	193,215
Wakulla	The Citizens Bank of Wakulla	802	171	156	0	1,219
	Wakulla County State Bank	3,998	1,145	129	0	5,272
	Wakulla County totals (2 banks)	4,890	1,316	285	0	6,491
Walton	1st American Bank of Walton County	768	342	73	3	1,186
	Walton County totals (1 bank)	768	342	73	3	1,186
Totals		2,508,233	605,876	156,482	28,035	3,298,626

REPORT OF INCOME
STATE-CHARTERED COMMERCIAL BANKS AND TRUST COMPANIES
DECEMBER 31, 1990
(All amounts are in thousands)

County	Name	Interest Expense On Deposits	Expense Of Fed Funds Purchased	Expense On Other Borrowed Money	Exp. On Mtg. Indebt.	Exp. Of Sub. Debt	Total Interest Expense
Volusia	Surety Bank	1,174	0	0	0	0	1,174
	Tomoka State Bank	240	0	0	18	0	258
	Volusia County totals (8 banks)	111,925	3,024	238	70	0	115,257
Wakulla	The Citizens Bank of Wakulla	653	0	0	0	0	653
	Wakulla County State Bank	2,773	0	0	0	0	2,773
	Wakulla County totals (2 banks)	3,426	0	0	0	0	3,426
Walton	1st American Bank of Walton County	584	0	0	0	0	584
	Walton County totals (1 bank)	584	0	0	0	0	584
Totals		1,850,667	70,532	7,969	2,042	1,185	1,932,395

REPORT OF INCOME
STATE-CHARTERED COMMERCIAL BANKS AND TRUST COMPANIES
DECEMBER 31, 1990
(All amounts are in thousands)

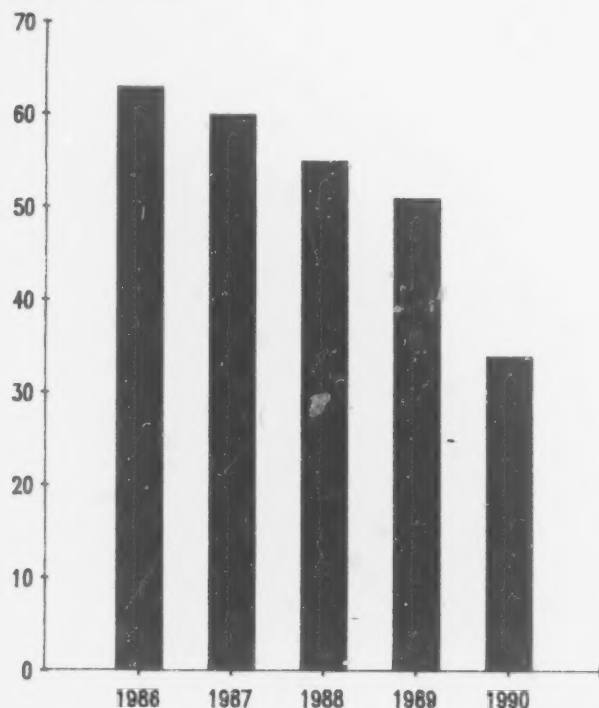
County	Name	Net Interest Income	Loan And Lease Loss Provision	Income From Service Charges	Other Non- Interest Income	Sec. Gains / (Losses)	Salaries And Employee Benefits
Volusia	Surety Bank	640	24	0	9	0	163
	Tomoka State Bank	274	51	10	5	0	205
	Volusia County totals (8 banks)	77,958	11,496	8,531	7,943	23	24,098
Wakulla	The Citizens Bank of Wakulla	566	67	115	17	0	259
	Wakulla County State Bank	2,499	125	458	140	2	1,066
	Wakulla County totals (2 banks)	3,065	192	573	157	2	1,325
Walton	1st American Bank of Walton County	602	16	54	11	2	232
	Walton County totals (1 bank)	602	16	54	11	2	232
Totals		1,366,231	242,868	174,795	195,226	420	514,806

REPORT OF INCOME
STATE-CHARTERED COMMERCIAL BANKS AND TRUST COMPANIES
DECEMBER 31, 1990
(All amounts are in thousands)

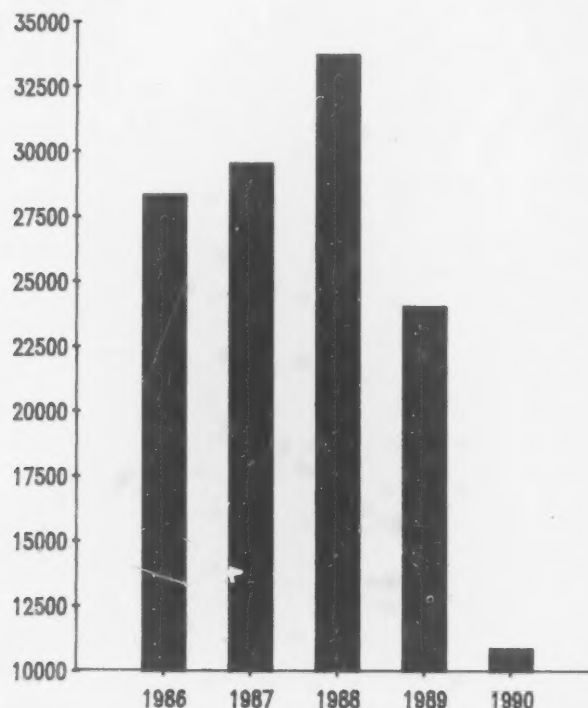
County	Name	Occ. & Fixed Asset Expense	Other Non- Interest Expense	Net Income Before Taxes	Taxes On Oper. Income	Income Before Extra. Items	Net Extra. Items	Net Income
Volusia	Surety Bank	15	72	375	141	234	0	234
	Tomoka State Bank	67	171	(205)	0	(205)	0	(205)
	Volusia County totals (8 banks)	7,992	27,067	23,802	3,709	20,093	68	20,161
Wakulla	The Citizens Bank of Wakulla	88	233	51	8	43	8	51
	Wakulla County State Bank	336	714	858	244	614	0	614
	Wakulla County totals (2 banks)	424	947	909	252	657	8	665
Walton	1st American Bank of Walton County	68	153	200	67	133	11	144
	Walton County totals (1 bank)	68	153	200	67	133	11	144
Totals		205,211	543,528	230,259	58,773	171,486	4,032	175,518

STATE-CHARTERED SAVINGS AND LOAN ASSOCIATIONS

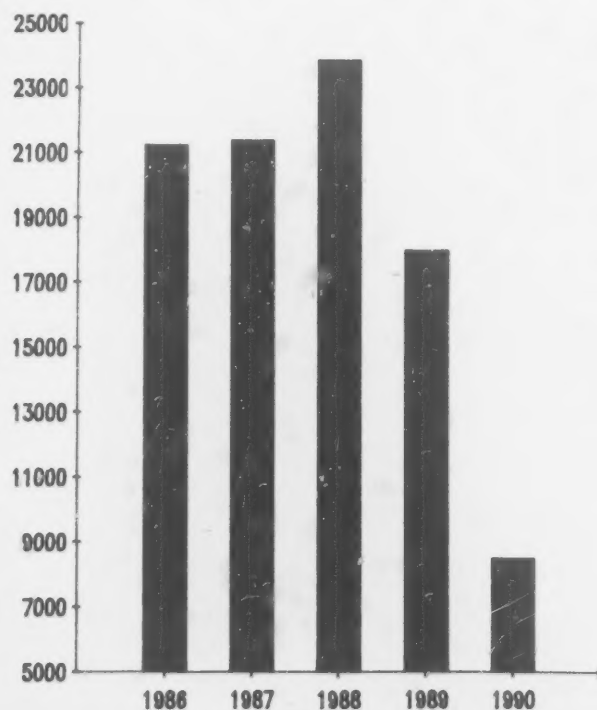
SAVINGS AND LOANS
NUMBER OF INSTITUTIONS



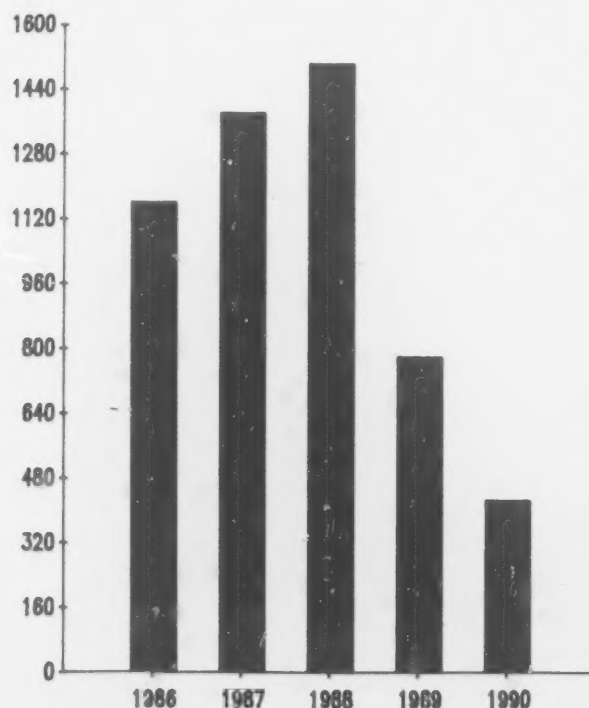
ASSETS
\$ MILLIONS



DEPOSITS
\$ MILLIONS



NET WORTH
\$ MILLIONS



CHANGES IN NUMBER OF STATE-CHARTERED SAVINGS AND LOAN ASSOCIATIONS

December 31, 1989

Total number of state associations	51
Associations placed in RTC Receivership	-11
Associations that converted to state-chartered commercial banks	-5
Associations that merged into state-chartered commercial banks	-1
Net Change	-17

December 31, 1990

Total number of state associations	34
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ASSOCIATIONS PLACED INTO RTC RECEIVERSHIP

- 123 CenTrust Bank, a State Savings Bank, Miami, was closed on March 9, 1990, and reopened immediately under RTC receivership as CenTrust Federal Savings Bank. CenTrust was subsequently purchased by Great Western Bank, Beverly Hills, California, on June 29, 1990.
- 145 First Venice Savings and Loan Association, Venice, was placed in FDIC conservatorship on March 16, 1989. On June 1, 1990, First Venice was placed in RTC receivership and immediately purchased by National Bank of Detroit, Detroit, Michigan.
- 172 Great Life Savings Association, Sunrise, was closed on June 1, 1990, and reopened immediately under RTC receivership as Great Life Federal Savings Association.
- 196 Investors of Florida Savings Bank, Deerfield Beach, was closed on June 1, 1990, and reopened immediately under RTC receivership as Investors Federal Savings Bank.
- 131 Brickellbank Savings Association, Miami, was placed in FDIC conservatorship on March 16, 1989. On June 8, 1990, Brickellbank was placed in RTC receivership and immediately purchased by Helm Bank, Miami, Florida.
- 140 American Pioneer Savings Bank, Orlando, was closed on June 29, 1990, and reopened immediately under RTC receivership as American Pioneer Federal Savings Bank.
- 190 Professional Savings Bank, Coral Gables, was closed on July 27, 1990, and reopened immediately under RTC receivership as Professional Federal Savings Bank.
- 156 Miami Savings Bank, Miami, was placed in FDIC conservatorship on March 16, 1989. On August 17, 1990, Miami Savings was placed in RTC receivership and immediately purchased by Republic National Bank of Miami, Miami, Florida.
- 162 Ambassador Savings and Loan Association, Tamarac, was closed on August 24, 1990, and reopened immediately under RTC receivership as Ambassador Federal Savings and Loan Association.
- 141 International Savings and Loan Association, North Miami Beach, was closed on October 12, 1990, and reopened immediately under RTC receivership as International Federal Savings and Loan Association.
- 167 Gold Coast Savings Bank, Plantation, was closed on October 19, 1990, and reopened immediately under RTC receivership as Gold Coast Federal Savings Bank.

ASSOCIATIONS THAT CONVERTED TO STATE-CHARTERED COMMERCIAL BANKS

- 165 Guardian Savings and Loan Association, Ft. Lauderdale, converted to a state-chartered commercial bank on May 3, 1990, with title "Guardian Bank".
- 192 Union Savings Bank of Florida, Lauderhill, converted to a state-chartered commercial bank on June 1, 1990, with title "Union Bank of Florida".
- 114 Surety Building and Loan Association, Deland, converted to a state-chartered commercial bank on July 17, 1990, with title "Surety Bank".
- 174 Destin Savings Bank, Destin, converted to a state-chartered commercial bank on August 3, 1990, with title "Destin Bank".
- 146 Community Savings Bank, Jacksonville, converted to a state-chartered commercial bank on December 27, 1990, with title "Community First Bank".

ASSOCIATIONS THAT MERGED INTO STATE-CHARTERED COMMERCIAL BANKS

184 Atico Savings Bank, Miami, merged into Intercontinental Bank, Miami, (charter number 461), on July 5, 1990, with title "Intercontinental Bank."

TOP TWENTY STATE-CHARTERED SAVINGS AND LOAN ASSOCIATIONS

At December 31, 1990

(All amounts are in thousands)

Name of Savings and Loan Association	City	Total Assets
American Savings and Loan Association of Florida	Miami	\$4,412,434
Fortune Savings Bank	Clearwater	3,014,541
Andrew Jackson Savings Bank	Tallahassee	342,172
Peoples First Financial Savings and Loan Association	Panama City	252,227
Suncoast Savings and Loan Association	Hollywood	239,092
BankUnited, a Savings Bank	Coral Gables	227,050
Crown Savings Association	Casselberry	193,977
First Presidential Savings and Loan Association of Florida	Sarasota	192,063
FirState Financial A Savings Bank	Orlando	177,495
Anchor Savings Bank	St. Petersburg	172,621
Bay Financial Savings Bank	Tampa	159,149
Charter Savings and Loan Association of Florida	Delray Beach	149,640
Madison Savings and Loan Association	Palm Harbor	126,399
Life Savings Bank	Clearwater	121,192
Republic Savings Bank	Jupiter	119,248
Fort Brooke Savings Bank	Tampa	114,024
Pointe Savings Bank	Boca Raton	98,615
Sterling Savings Bank	West Palm Beach	74,274
AmTrust Bank, A Savings Bank	Boca Raton	70,462
Murdock Savings Bank	Murdock	70,257

SELECTED BALANCE SHEET ITEMS BY COUNTY
STATE-CHARTERED SAVINGS AND LOAN ASSOCIATIONS
AT DECEMBER 31, 1990
(All amounts are in thousands)

County	Net Loans	Total Assets	Total Deposits	Total Capital	Net Income	Total Institutions
Bay	213,554	252,227	234,326	13,520	953	1
Broward	185,451	356,206	301,141	19,044	(1,277)	4
Charlotte	58,830	70,257	61,448	3,318	50	1
Dade	3,325,796	4,833,826	3,619,820	145,722	(61,104)	6
Hillsborough	270,518	308,097	277,527	14,401	(655)	3
Leon	293,221	342,172	252,542	23,885	3,073	1
Martin	20,088	23,423	23,201	60	(375)	1
Orange	138,564	177,495	162,620	9,353	(2,665)	1
Palm Beach	589,339	695,163	610,630	31,795	223	8
Pinellas	3,061,948	3,489,771	2,647,212	141,398	(8,055)	6
Sarasota	171,693	192,063	170,781	11,751	66	1
Seminole	149,981	193,977	160,382	12,446	988	1
Totals	8,479,983	10,904,677	8,521,630	426,693	(68,778)	34

STATE-CHARTERED SAVINGS AND LOAN ASSOCIATIONS
COMPARATIVE STATEMENT OF CONDITION

(All amounts are in thousands)

	December 31, 1990	December 31, 1989	Percent Change
ASSETS			
CASH & INVESTMENTS	1,689,814	4,430,133	-61.86%
MORTGAGE POOL SECURITIES	788,988	4,836,753	-42.34%
MORTGAGE LOANS	5,011,596	9,637,522	-48.00%
CONTRA ASSETS TO MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES	(223,008)	(494,594)	54.91%
COMMERCIAL LOANS	463,641	1,340,284	-65.41%
CONSUMER LOANS	498,726	2,005,388	-75.13%
CONTRA ASSETS TO NON-MORTGAGE LOANS	(59,960)	(119,385)	49.78%
TOTAL REPOSSESSED ASSETS	124,046	272,291	-54.44%
REAL ESTATE HELD FOR INVESTMENT	33,805	107,453	-68.54%
SERVICE CORPORATIONS & SUBSIDIARIES	43,745	516,413	-91.53%
PREMISES & EQUIPMENT	112,893	408,960	-72.40%
OTHER ASSETS	420,391	1,151,610	-63.50%
TOTAL ASSETS	10,904,677	25,320,786	-54.74%
LIABILITIES & EQUITY			
TOTAL DEPOSITS	8,521,630	18,027,804	-52.73%
ADJUSTMENTS TO DEPOSITS	(476)	0	NA
FHLBANK ADVANCES	352,605	1,631,972	-78.39%
OTHER BORROWINGS	1,435,216	3,244,291	-55.76%
OTHER LIABILITIES	168,057	406,378	-58.65%
TOTAL LIABILITIES	10,477,984	23,310,445	-55.05%
PREFERRED STOCK	12,227	148,650	-91.77%
COMMON STOCK	114,013	731,960	-84.42%
PAID-IN-CAPITAL	404,551	0	NA
DEFINITIONAL CAPITAL	0	44,673	-100.00%
LOSSES ON SECURITIES	4,344	0	NA
RETAINED EARNINGS	(99,754)	(142,900)	30.19%
TOTAL CAPITAL	426,693	782,383	-45.46%
TOTAL LIABILITIES & CAPITAL	10,904,677	24,092,828	-54.74%

STATE-CHARTERED SAVINGS AND LOAN ASSOCIATIONS
COMPARATIVE STATEMENT OF INCOME
(All amounts are in thousands)

	December 31, 1990	December 31, 1989	Percent Change
INCOME			
INTEREST ON DEPOSITS & INVESTMENTS	134,480	1,026,072	-86.89%
INTEREST INCOME ON LOANS & MORTGAGE-BACKED SECURITIES	920,880	1,324,359	-30.47%
TOTAL INTEREST INCOME	1,055,360	2,350,431	-55.10%
EXPENSE			
INTEREST EXPENSE ON DEPOSITS	669,802	1,526,173	-56.11%
LESS EARLY WITHDRAWAL PENALTIES	(1,513)	(7,834)	80.69%
OTHER BORROWED MONEY	120,095	573,878	-79.07%
MISCELLANEOUS INTEREST EXPENSE	69,543	25,055	177.56%
TOTAL INTEREST EXPENSE	861,033	2,132,940	-59.48%
NET INTEREST INCOME	194,327	217,491	-15.36%
LOAN LOSS PROVISIONS	90,415	124,263	-27.24%
NON-INTEREST INCOME	54,672	285,754	-80.87%
NON-INTEREST EXPENSE	237,289	621,009	-61.79%
INCOME BEFORE GAINS (LOSSES) ON ASSETS	(75,679)	(242,027)	66.57%
NET GAINS ON ASSETS	8,920	(4,985)	278.94%
INCOME TAXES	9,764	(1,708)	671.66%
INCOME BEFORE EXTRAORDINARY ITEMS	(76,523)	(245,304)	66.68%
EXTRAORDINARY ITEMS	7,745	(3,425)	326.13%
DIVIDENDS	0	38,705	-100.00%
NET INCOME	(68,778)	(287,434)	74.69%

STATE-CHARTERED SAVINGS AND LOAN ASSOCIATIONS
COMPOSITE STATEMENT OF CONDITION BY ASSET SIZE

AT DECEMBER 31, 1990

(All amounts are in thousands)

	All Associations		Under 50 Million		50 - 100 Million		100 - 200 Million		200 - 1000 Million		Over 1 Billion	
	Amount	Percent	Amount	Percent	Amount	Percent	Amount	Percent	Amount	Percent	Amount	Percent
CASH & INVESTMENTS	1,689,814	15.50%	36,757	15.95%	49,228	7.45%	157,692	10.33%	132,863	12.53%	1,313,274	17.68%
MORTGAGE POOL SECURITIES	2,788,988	25.58%	12,249	5.31%	49,664	7.52%	111,758	7.32%	48,531	4.58%	2,566,786	34.56%
MORTGAGE LOANS	5,011,596	45.96%	144,349	62.62%	513,575	77.72%	1,137,898	74.58%	706,423	66.61%	2,509,351	33.79%
LESS CONTRA ASSETS TO MTG. LOANS												
& MTG. BACKED SECURITIES	228,008	2.05%	2,024	0.88%	13,459	2.04%	46,980	3.08%	26,628	2.51%	133,917	1.80%
COMMERCIAL LOANS	463,641	4.25%	10,358	4.49%	7,121	1.08%	9,105	0.60%	51,498	4.86%	385,559	5.19%
CONSUMER LOANS	498,726	4.57%	15,894	6.90%	15,652	2.37%	38,670	2.53%	10,254	0.97%	418,256	5.63%
LESS CONTRA ASSETS-NON MTG. LOANS	59,960	0.55%	1,208	0.52%	1,021	0.15%	985	0.06%	333	0.03%	56,413	0.76%
TOTAL REPOSSESSED ASSETS	124,046	1.14%	6,515	2.83%	14,333	2.17%	38,040	2.49%	14,379	1.36%	50,779	0.68%
REAL ESTATE HELD FOR INVESTMENT	33,805	0.31%	65	0.03%	0	0.00%	3,097	0.20%	4,348	0.41%	26,295	0.35%
SERVICE CORP. & SUBSIDIARIES	43,745	0.40%	1	0.00%	2,949	0.45%	19,244	1.26%	13,502	1.27%	8,049	0.11%
PREMISES & EQUIPMENT	112,893	1.04%	3,711	1.61%	3,157	0.48%	17,791	1.17%	12,216	1.15%	76,018	1.02%
OTHER ASSETS	420,391	3.85%	3,844	1.67%	19,643	2.95%	40,478	2.66%	93,488	8.80%	262,938	3.55%
TOTAL ASSETS	10,904,677	100.00%	230,511	100.00%	660,842	100.00%	1,525,868	100.00%	1,060,541	100.00%	7,426,975	100.00%
TOTAL DEPOSITS	8,521,630	78.15%	206,209	89.46%	573,961	86.85%	1,349,216	88.43%	898,185	84.69%	5,494,059	73.97%
ADJUSTMENTS TO DEPOSITS	(476)	-0.00%	2	0.00%	73	0.01%	11	0.00%	26	0.00%	(588)	-0.01%
FHL BANK ADVANCES	352,605	3.23%	5,750	2.49%	36,054	5.46%	61,700	4.04%	80,183	7.56%	168,918	2.27%
OTHER BORROWINGS	1,435,216	13.16%	333	0.14%	7,717	1.17%	18,452	1.21%	7,030	0.66%	1,401,684	18.87%
OTHER LIABILITIES	168,057	1.55%	2,484	1.08%	11,284	1.70%	21,288	1.40%	13,933	1.32%	119,068	1.61%
TOTAL LIABILITIES	10,477,984	96.09%	214,774	93.17%	628,943	95.17%	1,450,645	95.08%	999,305	94.23%	7,184,317	96.73%
PREFERRED STOCK	12,227	0.11%	0	0.00%	0	0.00%	4,034	0.26%	6,527	0.62%	1,666	0.02%
COMMON STOCK	114,013	1.05%	18,855	8.18%	25,286	3.83%	28,509	1.87%	13,765	1.30%	27,598	0.37%
PAID-IN-CAPITAL	404,551	3.71%	11,633	5.05%	18,824	2.84%	35,247	2.31%	20,445	1.93%	318,402	4.29%
LOSSES ON SECURITIES	4,344	0.04%	169	0.07%	19	0.00%	3,593	0.24%	134	0.01%	429	0.01%
RETAINED EARNINGS	(99,754)	-0.92%	(14,582)	-6.33%	(12,192)	-1.84%	10,966	0.72%	20,633	1.93%	(104,579)	-1.40%
TOTAL CAPITAL	426,693	3.91%	15,737	6.83%	31,899	4.83%	75,163	4.92%	61,236	5.77%	242,658	3.27%
TOTAL LIABILITIES & CAPITAL	10,904,677	100.00%	230,511	100.00%	660,842	100.00%	1,525,868	100.00%	1,060,541	100.00%	7,426,975	100.00%
Number Of Institutions	34		8		10		10		4		2	

STATE-CHARTERED SAVINGS AND LOAN ASSOCIATIONS
COMPOSITE STATEMENT OF INCOME BY ASSET SIZE

AT DECEMBER 31, 1990

(All amounts are in thousands)

	All Associations		Under 50 Million		50 - 100 Million		100 - 200 Million		200 - 1000 Million		Over 1 Billion	
	Amount	Percent	Amount	Percent	Amount	Percent	Amount	Percent	Amount	Percent	Amount	Percent
INTEREST ON DEPOSITS & INVESTMENT SECURITIES	134,480	12.74%	3,077	13.66%	4,470	6.96%	13,150	8.82%	10,535	11.01%	103,248	14.26%
INTEREST ON LOANS & MORTGAGE-BACKED SECURITIES	920,880	87.26%	19,441	86.34%	59,716	93.04%	135,862	91.18%	85,175	88.99%	620,686	85.74%
TOTAL INTEREST INCOME	1,055,360	100.00%	22,518	100.00%	64,186	100.00%	149,012	100.00%	95,710	100.00%	723,934	100.00%
INTEREST EXPENSE ON DEPOSITS	669,882	63.47%	15,541	69.02%	45,239	70.48%	107,975	72.46%	66,505	69.49%	434,622	60.04%
LESS EARLY WITHDRAWAL PENALTIES	1,513	0.14%	29	0.13%	62	0.10%	191	0.13%	111	0.12%	1,120	0.15%
INT. ON OTHER BORROWED MONEY	120,095	11.38%	38	0.17%	1,212	1.89%	1,600	1.07%	1,621	1.69%	115,624	15.97%
MISCELLANEOUS INTEREST EXPENSE	69,543	6.59%	626	2.78%	3,567	5.56%	7,793	5.24%	8,999	9.41%	48,558	6.70%
TOTAL INTEREST EXPENSE	858,007	81.30%	16,176	71.84%	49,956	77.83%	117,177	78.64%	77,014	80.47%	597,684	82.56%
NET INTEREST INCOME	197,353	18.70%	6,342	28.16%	14,230	22.17%	31,835	21.36%	18,696	19.53%	126,250	17.44%
LOAN LOSS PROVISION	90,415	8.57%	2,288	10.16%	1,216	1.89%	5,859	3.93%	975	1.02%	80,077	11.06%
NON-INTEREST INCOME	54,672	5.18%	1,315	5.84%	6,328	9.86%	4,276	2.87%	17,924	18.73%	24,829	3.43%
NON-INTEREST EXPENSE	237,289	22.48%	10,229	45.43%	20,499	31.94%	34,856	23.39%	28,897	30.19%	142,808	19.73%
INCOME BEFORE GAINS OR LOSSES ON ASSETS	(75,679)	-7.17%	(4,860)	-21.59%	(1,157)	-1.80%	(4,604)	-3.09%	6,748	7.05%	(71,806)	-9.92%
NET GAINS (LOSSES) ON ASSETS	8,920	0.85%	(72)	-0.32%	154	0.24%	(350)	-0.23%	2,560	2.67%	6,628	0.92%
INCOME TAXES	9,764	0.93%	28	0.12%	(31)	-0.05%	948	0.64%	3,795	3.97%	5,024	0.69%
INCOME BEFORE EXTRA. ITEMS	(76,523)	-7.25%	(4,960)	-22.03%	(972)	-1.51%	(5,902)	-3.96%	5,513	5.75%	(70,202)	-9.69%
EXTRAORDINARY ITEMS	7,745	0.73%	0	0.00%	0	0.00%	(58)	-0.04%	0	0.00%	7,803	1.08%
NET INCOME	(68,778)	-6.52%	(4,960)	-22.03%	(972)	-1.51%	(5,960)	-4.00%	5,513	5.75%	(62,399)	-8.61%
Number Of Institutions	34		8		10		10		4		2	

REPORT OF CONDITION
STATE-CHARTERED SAVINGS AND LOAN ASSOCIATIONS
AT DECEMBER 31, 1990
(All amounts are in thousands)

Name	Mortgage Loans	Contra Assets / Mortgage Loans	Mortgage Pool Securities	Contra Assets / Mortgage Pool Securities	Non Mortgage Loans	Contra Assets / Non Mortgage Loans
Peoples First Financial Savings & Loan	205,850	9,622	4,444	(1)	13,975	94
Bay County totals (1 S&L)	205,850	9,622	4,444	(1)	13,975	94
Coral Savings & Loan Association	24,442	491	0	0	1,924	(2)
InterBanc Savings & Loan Association	15,095	175	1,949	(15)	15,618	753
New River Savings Bank	9,026	228	0	0	1,400	16
Suncoast Savings & Loan Association	81,508	2,040	35,958	28	2,402	157
Broward County totals (4 S&Ls)	130,071	2,934	37,907	13	21,344	924
Murdock Savings Bank	54,708	817	2,424	25	2,764	224
Charlotte County totals (1 S&L)	54,708	817	2,424	25	2,764	224
American Savings & Loan Association	870,213	84,370	1,893,357	30,102	385,764	44,657
Bankers Savings Bank	22,776	251	459	7	15	0
BankUnited, a Savings Bank	156,420	844	8,129	42	746	82
Consumers Savings Bank	39,837	419	11,495	(52)	369	0
Gibraltar Savings & Loan Association	49,166	1,006	0	0	1,393	0
Turnberry Savings & Loan Association	48,758	4,168	2,001	0	794	0
Dade County totals (6 S&Ls)	1,187,170	91,058	1,915,441	30,099	389,081	44,739
Bay Financial Savings Bank	140,277	745	0	0	121	0
Fort Brooke Savings Bank	73,034	1,734	19,053	(311)	11,962	489
Partners Savings Bank	26,475	685	0	0	3,029	91
Hillsborough County totals (3 S&Ls)	239,786	3,164	19,053	(311)	15,112	580
Andrew Jackson Savings Bank	262,645	14,053	0	0	44,629	0
Leon County totals (1 S&L)	262,645	14,053	0	0	44,629	0
Central Savings & Loan Association	19,504	221	0	0	820	15
Martin County totals (1 S&L)	19,504	221	0	0	820	15
FirState Financial A Savings Bank	122,435	9,722	17,869	16	8,324	326
Orange County totals (1 S&L)	122,435	9,722	17,869	16	8,324	326

REPORT OF CONDITION
STATE-CHARTERED SAVINGS AND LOAN ASSOCIATIONS
AT DECEMBER 31, 1990
(All amounts are in thousands)

Name	Cash And Investments	Reposessed Assets	Real Estate Held For Invest.	Invest. In Service Corps. & Subs.	Premises And Equip.	Other Assets	Total Assets
Peoples First Financial Savings & Loan	25,589	5,421	388	608	3,697	1,970	252,227
Bay County totals (1 S&L)	25,589	5,421	388	608	3,697	1,970	252,227
Coral Savings & Loan Association	4,861	333	0	0	576	550	32,197
InterBanc Savings & Loan Association	7,708	1,538	0	0	727	914	42,636
New River Savings Bank	1,816	0	0	0	166	117	12,281
Suncoast Savings & Loan Association	30,510	2,712	0	3,013	6,214	79,000	239,092
Broward County totals (4 S&Ls)	44,895	4,583	0	3,013	7,683	80,581	326,206
Murdock Savings Bank	8,807	1,715	0	0	350	555	70,257
Charlotte County totals (1 S&L)	8,807	1,715	0	0	350	555	70,257
American Savings & Loan Association	1,109,985	34,133	26,295	7,260	44,892	199,664	4,412,434
Bankers Savings Bank	6,440	0	0	0	251	349	30,032
BankUnited, a Savings Bank	58,273	291	0	0	1,179	2,980	227,050
Consumers Savings Bank	5,099	213	0	0	332	787	57,765
Gibraltar Savings & Loan Association	3,215	1,838	0	0	373	1,271	56,250
Turnberry Savings & Loan Association	2,219	45	0	0	178	468	50,295
Dade County totals (6 S&Ls)	1,185,231	36,520	26,295	7,260	47,205	205,519	4,833,826
Bay Financial Savings Bank	9,731	5,045	0	833	1,518	2,369	159,149
Fort Brooke Savings Bank	6,839	1,852	232	25	1,372	1,567	114,024
Partners Savings Bank	3,004	1,990	65	0	485	652	34,924
Hillsborough County totals (3 S&Ls)	19,574	8,887	297	858	3,375	4,588	308,097
Andrew Jackson Savings Bank	18,491	5,955	3,960	9,881	1,126	9,538	342,172
Leon County totals (1 S&L)	18,491	5,955	3,960	9,881	1,126	9,538	342,172
Central Savings & Loan Association	1,359	590	0	1	687	698	23,423
Martin County totals (1 S&L)	1,359	590	0	1	687	698	23,423
FirState Financial A Savings Bank	14,857	11,037	0	6,791	1,292	4,954	177,495
Orange County totals (1 S&L)	14,857	11,037	0	6,791	1,292	4,954	177,495

REPORT OF CONDITION
STATE-CHARTERED SAVINGS AND LOAN ASSOCIATIONS
AT DECEMBER 31, 1990
(All amounts are in thousands)

Name	Total Deposits	Adjustments To Deposits	FHLBank Advances	Other Borrowed Money	Other Liabilities	Total Liabilities
Peoples First Financial Savings & Loan	234,326	0	2,000	0	2,381	238,707
Bay County totals (1 S&L)	234,326	0	2,000	0	2,381	238,707
Coral Savings & Loan Association	31,549	0	0	170	378	32,097
InterBanc Savings & Loan Association	38,401	0	0	0	631	39,032
New River Savings Bank	7,873	0	0	0	152	8,025
Suncoast Savings & Loan Association	223,318	26	0	626	4,090	228,008
Broward County totals (4 S&Ls)	301,141	26	0	796	5,251	307,162
Murdock Savings Bank	61,448	0	5,000	155	336	66,939
Charlotte County totals (1 S&L)	61,448	0	5,000	155	336	66,939
American Savings & Loan Association	3,257,011	(617)	136,818	829,452	68,711	4,292,609
Bankers Savings Bank	26,162	0	0	0	673	26,835
BankUnited, a Savings Bank	187,999	0	19,000	3,058	4,246	214,303
Consumers Savings Bank	52,648	0	1,500	0	502	54,650
Gibraltar Savings & Loan Association	51,598	0	1,320	0	686	53,604
Turnberry Savings & Loan Association	44,402	0	914	0	787	46,103
Dade County totals (6 S&Ls)	3,619,820	(617)	159,552	832,510	75,605	4,688,104
Bay Financial Savings Bank	141,969	0	9,000	0	602	151,571
Fort Brooke Savings Bank	103,686	0	0	3,200	2,095	108,981
Partners Savings Bank	31,872	0	1,000	7	265	33,144
Hillsborough County totals (3 S&Ls)	277,527	0	10,000	3,207	2,962	293,696
Andrew Jackson Savings Bank	252,542	0	59,183	3,346	3,216	318,287
Leon County totals (1 S&L)	252,542	0	59,183	3,346	3,216	318,287
Central Savings & Loan Association	23,201	0	0	0	162	23,363
Martin County totals (1 S&L)	23,201	0	0	0	162	23,363
FirState Financial A Savings Bank	162,620	0	2,800	1,500	1,222	168,142
Orange County totals (1 S&L)	162,620	0	2,800	1,500	1,222	168,142

REPORT OF CONDITION
STATE-CHARTERED SAVINGS AND LOAN ASSOCIATIONS
AT DECEMBER 31, 1990
(All amounts are in thousands)

Name	Preferred Stock	Common Stock	Paid-In Capital	Loss On Securities	Retained Earnings	Total Capital	Total Liabilities And Capital
Peoples First Financial Savings & Loan	3,057	3,383	1,418	134	5,796	13,520	252,227
Bay County totals (1 S&L)	3,057	3,383	1,418	134	5,796	13,520	252,227
Coral Savings & Loan Association	0	2,230	2,193	0	(4,323)	170	32,197
InterBanc Savings & Loan Association	0	2,400	2,600	0	(1,396)	3,604	42,636
New River Savings Bank	0	2,120	2,294	0	(158)	4,256	12,281
Suncoast Savings & Loan Association	0	6,578	4,656	0	(150)	11,084	239,092
Broward County totals (4 S&Ls)	0	13,328	11,743	0	(6,027)	19,114	326,206
Murdock Savings Bank	0	3,000	787	0	(469)	3,318	70,257
Charlotte County totals (1 S&L)	0	3,000	787	0	(469)	3,318	70,257
American Savings & Loan Association	1,665	27,572	259,659	0	(169,071)	119,825	4,412,434
Bankers Savings Bank	0	2,415	1,106	169	(155)	3,197	30,032
BankUnited, a Savings Bank	3,470	3,042	4,227	0	2,008	12,747	227,050
Consumers Savings Bank	0	2,997	1,606	0	(1,488)	3,115	57,765
Gibraltar Savings & Loan Association	0	2,636	817	0	(807)	2,646	56,250
Turnberry Savings & Loan Association	0	2,596	769	0	827	4,192	50,295
Dade County totals (6 S&Ls)	5,135	41,258	268,184	169	(168,686)	145,722	4,833,826
Bay Financial Savings Bank	0	4,268	3,057	0	253	7,578	159,149
Fort Brooke Savings Bank	0	2,361	1,636	0	1,046	5,043	114,024
Partners Savings Bank	0	2,250	938	0	(1,408)	1,780	34,924
Hillsborough County totals (3 S&Ls)	0	8,879	5,631	0	(109)	14,401	308,097
Andrew Jackson Savings Bank	0	762	10,144	0	12,979	23,885	342,172
Leon County totals (1 S&L)	0	762	10,144	0	12,979	23,885	342,172
Central Savings & Loan Association	0	2,327	1,198	0	(3,465)	60	23,423
Martin County totals (1 S&L)	0	2,327	1,198	0	(3,465)	60	23,423
FirState Financial A Savings Bank	0	1,500	7,463	3,421	3,811	9,353	177,495
Orange County totals (1 S&L)	0	1,500	7,463	3,421	3,811	9,353	177,495

REPORT OF CONDITION
STATE--CHARTERED SAVINGS AND LOAN ASSOCIATIONS
AT DECEMBER 31, 1990
(All amounts are in thousands)

Name	Mortgage Loans	Contra Assets / Mortgage Loans	Mortgage Pool Securities	Contra Assets / Mortgage Pool Securities	Non Mortgage Loans	Contra Assets / Non Mortgage Loans
AmTrust Bank, A Savings Bank	52,308	(60)	6,038	28	6,772	98
Bay Savings Bank	47,405	2,047	910	15	3,604	211
Charter Savings & Loan Assn. of Florida	121,691	3,108	9,831	0	234	0
Hansen Savings Bank	50,261	1,262	0	0	1,167	350
Nova Savings Bank	54,056	2,967	685	0	2,708	30
Pointe Savings Bank	67,632	802	19,030	(232)	2,907	108
Republic Savings Bank	99,237	11,763	3,358	0	5,429	0
Sterling Savings Bank	49,444	355	7,081	(108)	295	0
Palm Beach County totals (8 S&Ls)	542,034	22,244	46,933	(297)	23,116	797
Anchor Savings Bank	94,530	1,161	16,370	17	14,310	0
Colony Savings Bank	2,821	15	2,438	16	2,193	22
Fortune Savings Bank	1,639,138	19,162	673,429	283	418,051	11,756
Life Savings Bank	92,515	1,414	3,026	(30)	3,425	27
Madison Savings & Loan Association	63,387	2,697	38,510	(247)	1,638	143
Sovereign Savings Bank	24,210	32	7,403	(82)	1,253	313
Pinellas County totals (6 S&Ls)	1,916,601	24,481	741,176	(43)	440,870	12,261
First Presidential Savings & Loan Assn.	175,413	4,606	0	0	886	0
Sarasota County totals (1 S&L)	175,413	4,606	0	0	886	0
Crown Savings Association	155,379	10,578	3,741	7	1,446	0
Seminole County totals (1 S&L)	155,379	10,578	3,741	7	1,446	0
Totals	5,011,596	193,500	2,788,988	29,508	962,367	59,960

REPORT OF CONDITION
STATE-CHARTERED SAVINGS AND LOAN ASSOCIATIONS
AT DECEMBER 31, 1990
(All amounts are in thousands)

Name	Cash And Investments	Reposessed Assets	Real Estate Held For Invest.	Invest. In Service Corps. & Subs.	Premises And Equip.	Other Assets	Total Assets
AmTrust Bank, A Savings Bank	4,366	0	0	0	354	690	70,462
Bay Savings Bank	3,969	4,758	0	0	392	119	58,884
Charter Savings & Loan Assn. of Florida	17,389	916	0	0	1,286	1,401	149,640
Hansen Savings Bank	3,099	2,980	0	1,739	36	5,184	62,854
Nova Savings Bank	4,400	1,219	0	0	251	864	61,186
Pointe Savings Bank	6,029	586	0	0	653	2,456	98,615
Republic Savings Bank	9,584	2,767	0	0	698	9,938	119,248
Sterling Savings Bank	8,025	979	0	1,210	238	7,249	74,274
Palm Beach County totals (8 S&Ls)	56,861	14,205	0	2,949	3,908	27,901	695,163
Anchor Savings Bank	37,068	1,853	0	4,788	3,782	1,098	172,621
Colony Savings Bank	8,287	0	0	0	310	113	16,109
Fortune Savings Bank	203,289	16,646	0	789	31,126	63,274	3,014,541
Life Savings Bank	9,703	1,928	0	5,301	3,073	3,632	121,192
Madison Savings & Loan Association	14,199	8,665	0	0	1,143	1,450	126,399
Sovereign Savings Bank	3,282	2,064	0	0	509	451	38,909
Pinellas County totals (6 S&Ls)	275,828	31,156	0	10,878	39,943	70,018	3,489,771
First Presidential Savings & Loan Assn.	9,943	248	0	1,481	2,249	6,449	192,063
Sarasota County totals (1 S&L)	9,943	248	0	1,481	2,249	6,449	192,063
Crown Savings Association	28,379	3,729	2,865	25	1,378	7,620	193,977
Seminole County totals (1 S&L)	28,379	3,729	2,865	25	1,378	7,620	193,977
Totals	1,689,814	124,046	33,805	43,745	112,893	420,391	10,904,677

REPORT OF CONDITION
STATE-CHARTERED SAVINGS AND LOAN ASSOCIATIONS
AT DECEMBER 31, 1990
(All amounts are in thousands)

Name	Total Deposits	Adjustments To Deposits	FHLBank Advances	Other Borrowed Money	Other Liabilities	Total Liabilities
AmTrust Bank, A Savings Bank	63,767	(18)	0	57	2,183	66,025
Bay Savings Bank	55,984	0	0	789	1,497	58,270
Charter Savings & Loan Assn. of Florida	139,674	0	0	634	1,671	141,979
Hansen Savings Bank	44,068	0	13,430	1,700	356	59,554
Nova Savings Bank	53,263	0	4,500	0	485	58,248
Pointe Savings Bank	83,493	0	3,390	4,977	3,104	94,964
Republic Savings Bank	107,091	0	0	1,600	5,051	113,742
Sterling Savings Bank	63,290	91	6,000	39	1,348	70,586
Palm Beach County totals (8 S&Ls)	610,630	73	27,320	9,796	15,695	663,368
Anchor Savings Bank	153,030	0	10,000	0	1,615	164,645
Colony Savings Bank	13,401	0	0	117	99	13,617
Fortune Savings Bank	2,237,048	29	32,100	572,232	50,357	2,891,708
Life Savings Bank	110,905	3	3,000	1,500	2,204	117,606
Madison Savings & Loan Association	99,078	8	21,800	500	766	122,136
Sovereign Savings Bank	33,750	2	4,750	39	124	38,661
Pinellas County totals (6 S&Ls)	2,647,212	42	71,650	574,388	55,165	3,348,373
First Presidential Savings & Loan Assn.	170,781	0	6,000	0	3,531	180,312
Sarasota County totals (1 S&L)	170,781	0	6,000	0	3,531	180,312
Crown Savings Association	160,382	0	9,100	9,518	2,531	181,531
Seminole County totals (1 S&L)	160,382	0	9,100	9,518	2,531	181,531
Totals	8,521,630	(476)	352,605	1,435,216	168,057	10,477,984

REPORT OF CONDITION
STATE-CHARTERED SAVINGS AND LOAN ASSOCIATIONS
AT DECEMBER 31, 1990
(All amounts are in thousands)

Name	Preferred Stock	Common Stock	Paid-In Capital	Loss On Securities	Retained Earnings	Total Capital	Total Liabilities And Capital
AmTrust Bank, A Savings Bank	0	2,000	2,950	0	(513)	4,437	70,462
Bay Savings Bank	0	2,250	1,734	0	(3,370)	614	58,884
Charter Savings & Loan Assn. of Florida	0	2,834	1,549	172	3,450	7,661	149,640
Hansen Savings Bank	0	4,204	2,191	0	(3,095)	3,300	62,854
Nova Savings Bank	0	2,366	941	19	(350)	2,938	61,186
Pointe Savings Bank	0	6	6,071	0	(2,426)	3,651	98,615
Republic Savings Bank	0	2,350	2,481	0	675	5,506	119,248
Sterling Savings Bank	0	3,231	958	0	(501)	3,688	74,274
Palm Beach County totals (8 S&Ls)	0	19,241	18,875	191	(6,130)	31,795	695,163
Anchor Savings Bank	0	2,120	2,875	0	2,981	7,976	172,621
Colony Savings Bank	0	2,400	750	0	(658)	2,492	16,109
Fortune Savings Bank	1	26	58,743	429	64,492	122,833	3,014,541
Life Savings Bank	0	2,816	1,103	0	(333)	3,586	121,192
Madison Savings & Loan Association	4,034	3,087	2,649	0	(5,507)	4,263	126,399
Sovereign Savings Bank	0	2,713	554	0	(3,019)	248	38,909
Pinellas County totals (6 S&Ls)	4,035	13,162	66,674	429	57,956	141,398	3,489,771
First Presidential Savings & Loan Assn.	0	1,790	9,648	0	313	11,751	192,063
Sarasota County totals (1 S&L)	0	1,790	9,648	0	313	11,751	192,063
Crown Savings Association	0	5,383	2,786	0	4,277	12,446	193,977
Seminole County totals (1 S&L)	0	5,383	2,786	0	4,277	12,446	193,977
Totals	12,227	114,083	404,551	4,344	(99,754)	426,763	10,904,677

REPORT OF INCOME
STATE-CHARTERED SAVINGS AND LOAN ASSOCIATIONS
AT DECEMBER 31, 1990
(All amounts are in thousands)

Name	Interest On Deposits & Investment Securities	Interest On Mortgage- Backed Securities	Interest On Mortgage Loans	Interest On Non- Mortgage Loans	Total Interest Income
Peoples First Financial Savings & Loan	979	376	21,793	1,136	24,284
Bay County totals (1 S&L)	979	376	21,793	1,136	24,284
Coral Savings & Loan Association	461	0	3,098	206	3,765
InterBanc Savings & Loan Association	744	0	1,758	1,640	4,142
New River Savings Bank	227	0	664	151	1,042
Suncoast Savings & Loan Association	3,250	489	16,146	175	20,060
Broward County totals (4 S&Ls)	4,682	489	21,666	2,172	29,009
Murdock Savings Bank	600	249	5,949	362	7,160
Charlotte County totals (1 S&L)	600	249	5,949	362	7,160
American Savings & Loan Association	87,025	180,257	93,737	74,019	435,038
Bankers Savings Bank	582	42	2,385	4	3,013
BankUnited, a Savings Bank	5,214	1,064	14,310	81	20,669
Consumers Savings Bank	428	1,054	3,937	43	5,462
Gibraltar Savings & Loan Association	261	0	5,170	176	5,607
Turnberry Savings & Loan Association	318	76	5,064	102	5,560
Dade County totals (6 S&Ls)	88,614	182,493	124,603	74,425	475,349
Bay Financial Savings Bank	1,073	0	15,080	27	16,180
Fort Brooke Savings Bank	309	1,266	7,720	1,185	10,480
Partners Savings Bank	231	0	2,772	300	3,303
Hillsborough County totals (3 S&Ls)	1,613	1,266	25,572	1,512	29,963
Andrew Jackson Savings Bank	1,092	77	25,580	3,948	30,697
Leon County totals (1 S&L)	1,092	77	25,580	3,948	30,697
Central Savings & Loan Association	128	0	2,188	78	2,394
Martin County totals (1 S&L)	128	0	2,188	78	2,394
FirState Financial A Savings Bank	941	1,890	15,076	1,178	19,085
Orange County totals (1 S&L)	941	1,890	15,076	1,178	19,085

REPORT OF INCOME
STATE-CHARTERED SAVINGS AND LOAN ASSOCIATIONS
AT DECEMBER 31, 1990
(All amounts are in thousands)

Name	Interest Expense On Deposits	Less Early Withdrawal Penalties	Expense On Other Borrowed Money	Misc. Interest Expense	Total Interest Expense	Net Interest Income
Peoples First Financial Savings & Loan	16,153	31	36	778	16,936	7,348
Bay County totals (1 S&L)	16,153	31	36	778	16,936	7,348
Coral Savings & Loan Association	2,876	4	16	63	2,951	814
InterBanc Savings & Loan Association	2,007	6	0	0	2,001	2,141
New River Savings Bank	404	(1)	0	4	409	633
Suncoast Savings & Loan Association	17,113	16	1,130	1,308	19,535	525
Broward County totals (4 S&Ls)	22,400	25	1,146	1,375	24,896	4,113
Murdock Savings Bank	4,901	20	14	562	5,457	1,703
Charlotte County totals (1 S&L)	4,901	20	14	562	5,457	1,703
American Savings & Loan Association	260,253	762	87,803	17,001	364,295	70,743
Bankers Savings Bank	2,084	3	0	43	2,124	889
BankUnited, a Savings Bank	14,412	20	0	1,675	16,067	4,602
Consumers Savings Bank	4,196	(12)	5	1	4,214	1,248
Gibraltar Savings & Loan Association	4,318	13	0	124	4,429	1,178
Turnberry Savings & Loan Association	3,687	6	0	84	3,765	1,795
Dade County totals (6 S&Ls)	288,950	792	87,808	17,253	394,894	80,455
Bay Financial Savings Bank	12,066	22	0	881	12,925	3,255
Fort Brooke Savings Bank	7,486	22	132	287	7,883	2,597
Partners Savings Bank	2,533	0	14	74	2,621	682
Hillsborough County totals (3 S&Ls)	22,085	44	146	1,242	23,429	6,534
Andrew Jackson Savings Bank	18,827	44	455	5,238	24,476	6,221
Leon County totals (1 S&L)	18,827	44	455	5,238	24,476	6,221
Central Savings & Loan Association	1,900	4	0	15	1,911	483
Martin County totals (1 S&L)	1,900	4	0	15	1,911	483
FirState Financial A Savings Bank	15,018	15	97	143	15,243	3,842
Orange County totals (1 S&L)	15,018	15	97	143	15,243	3,842

REPORT OF INCOME
STATE-CHARTERED SAVINGS AND LOAN ASSOCIATIONS
AT DECEMBER 31, 1990
(All amounts are in thousands)

Name	Loan Loss Provision	Non- Interest Income	Non- Interest Expense	Income Before Gains Or Losses
Peoples First Financial Savings & Loan	470	1,260	6,607	1,531
Bay County totals (1 S&L)	470	1,260	6,607	1,531
Coral Savings & Loan Association	143	147	1,687	(869)
InterBanc Savings & Loan Association	806	198	2,662	(1,129)
New River Savings Bank	45	45	621	12
Suncoast Savings & Loan Association	60	13,372	13,334	503
Broward County totals (4 S&Ls)	1,054	13,762	18,304	(1,483)
Murdock Savings Bank	315	197	1,582	3
Charlotte County totals (1 S&L)	315	197	1,582	3
American Savings & Loan Association	68,849	14,594	89,008	(72,520)
Bankers Savings Bank	5	550	1,174	260
BankUnited, a Savings Bank	65	162	3,501	1,198
Consumers Savings Bank	0	373	1,422	199
Gibraltar Savings & Loan Association	0	337	1,874	(359)
Turnberry Savings & Loan Association	73	130	1,162	690
Dade County totals (6 S&Ls)	68,992	16,146	98,141	(70,532)
Bay Financial Savings Bank	971	262	2,403	143
Fort Brooke Savings Bank	126	739	3,240	(30)
Partners Savings Bank	654	82	1,054	(944)
Hillsborough County totals (3 S&Ls)	1,751	1,083	6,697	(831)
Andrew Jackson Savings Bank	380	3,130	5,455	3,516
Leon County totals (1 S&L)	380	3,130	5,455	3,516
Central Savings & Loan Association	93	130	895	(375)
Martin County totals (1 S&L)	93	130	895	(375)
FirState Financial A Savings Bank	846	(263)	4,001	(1,268)
Orange County totals (1 S&L)	846	(263)	4,001	(1,268)

REPORT OF INCOME
STATE-CHARTERED SAVINGS AND LOAN ASSOCIATIONS
AT DECEMBER 31, 1990
(All amounts are in thousands)

Name	Net Gains / (Losses) On Assets	Income Taxes	Income Before Extra. Items	Extra. Items	Net Income
Peoples First Financial Savings & Loan	76	654	953	0	953
Bay County totals (1 S&L)	76	654	953	0	953
Coral Savings & Loan Association	17	0	(852)	0	(852)
InterBanc Savings & Loan Association	(39)	(85)	(1,083)	0	(1,083)
New River Savings Bank	(2)	0	10	0	10
Suncoast Savings & Loan Association	721	576	648	0	648
Broward County totals (4 S&Ls)	697	491	(1,277)	0	(1,277)
Murdock Savings Bank	47	0	50	0	50
Charlotte County totals (1 S&L)	47	0	50	0	50
American Savings & Loan Association	4,737	2,352	(70,135)	7,803	(62,332)
Bankers Savings Bank	(102)	108	50	0	50
BankUnited, a Savings Bank	101	460	839	0	839
Consumers Savings Bank	66	0	265	0	265
Gibraltar Savings & Loan Association	(52)	(56)	(355)	0	(355)
Turnberry Savings & Loan Association	(1)	260	429	0	429
Dade County totals (6 S&Ls)	4,749	3,124	(68,907)	7,803	(61,104)
Bay Financial Savings Bank	134	0	277	0	277
Fort Brooke Savings Bank	50	0	20	0	20
Partners Savings Bank	(3)	5	(952)	0	(952)
Hillsborough County totals (3 S&Ls)	181	5	(655)	0	(655)
Andrew Jackson Savings Bank	1,662	2,105	3,073	0	3,073
Leon County totals (1 S&L)	1,662	2,105	3,073	0	3,073
Central Savings & Loan Association	0	0	(375)	0	(375)
Martin County totals (1 S&L)	0	0	(375)	0	(375)
FirState Financial A Savings Bank	(2,042)	(703)	(2,607)	(58)	(2,665)
Orange County totals (1 S&L)	(2,042)	(703)	(2,607)	(58)	(2,665)

REPORT OF INCOME
STATE-CHARTERED SAVINGS AND LOAN ASSOCIATIONS
AT DECEMBER 31, 1990
(All amounts are in thousands)

Name	Interest On Deposits & Investment Securities	Interest On Mortgage- Backed Securities	Interest On Mortgage Loans	Interest On Non- Mortgage Loans	Total Interest Income
AmTrust Bank, A Savings Bank	489	72	3,568	558	4,687
Bay Savings Bank	362	74	5,271	1,103	6,810
Charter Savings & Loan Assn. of Florida	1,235	728	12,423	17	14,403
Hansen Savings Bank	418	0	6,303	155	6,876
Nova Savings Bank	287	71	5,521	321	6,200
Pointe Savings Bank	415	1,349	6,637	293	8,694
Republic Savings Bank	586	278	11,043	675	12,582
Sterling Savings Bank	892	1,207	5,001	30	7,130
Palm Beach County totals (8 S&Ls)	4,684	3,779	55,767	3,152	67,382
Anchor Savings Bank	3,340	1,599	9,186	916	15,041
Colony Savings Bank	454	279	216	131	1,080
Fortune Savings Bank	16,223	62,383	163,956	46,334	288,896
Life Savings Bank	947	0	10,565	478	11,990
Madison Savings & Loan Association	1,878	1,370	9,189	244	12,681
Sovereign Savings Bank	250	422	2,772	335	3,779
Pinellas County totals (6 S&Ls)	23,092	66,053	195,884	48,438	333,467
First Presidential Savings & Loan Assn.	738	0	17,542	52	18,332
Sarasota County totals (1 S&L)	738	0	17,542	52	18,332
Crown Savings Association	2,103	541	15,500	94	18,238
Seminole County totals (1 S&L)	2,103	541	15,500	94	18,238
Totals	134,480	257,213	527,120	136,547	1,055,360

REPORT OF INCOME
STATE-CHARTERED SAVINGS AND LOAN ASSOCIATIONS
AT DECEMBER 31, 1990
(All amounts are in thousands)

Name	Interest Expense On Deposits	Less Early Withdrawal Penalties	Expense On Other Borrowed Money	Misc. Interest Expense	Total Interest Expense	Net Interest Income
AmTrust Bank, A Savings Bank	3,355	5	271	0	3,621	1,066
Bay Savings Bank	4,961	8	77	37	5,067	1,743
Charter Savings & Loan Assn. of Florida	10,850	8	0	0	10,842	3,561
Hansen Savings Bank	4,457	4	150	1,135	5,738	1,138
Nova Savings Bank	4,173	2	0	513	4,684	1,516
Pointe Savings Bank	6,271	0	232	524	7,027	1,667
Republic Savings Bank	8,262	0	18	1,028	9,308	3,274
Sterling Savings Bank	4,920	16	463	587	5,954	1,176
Palm Beach County totals (8 S&Ls)	47,249	43	1,211	3,824	52,241	15,141
Anchor Savings Bank	11,775	19	31	1,181	12,968	2,073
Colony Savings Bank	746	0	2	0	748	332
Fortune Savings Bank	174,369	358	27,821	31,557	233,389	55,507
Life Savings Bank	9,098	17	37	1,027	10,145	1,845
Madison Savings & Loan Association	7,819	25	70	1,956	9,820	2,861
Sovereign Savings Bank	2,991	13	6	427	3,411	368
Pinellas County totals (6 S&Ls)	206,798	432	27,967	36,148	270,481	62,986
First Presidential Savings & Loan Assn.	13,380	28	0	506	13,858	4,474
Sarasota County totals (1 S&L)	13,380	28	0	506	13,858	4,474
Crown Savings Association	12,221	35	1,215	784	14,185	4,053
Seminole County totals (1 S&L)	12,221	35	1,215	784	14,185	4,053
Totals	669,882	1,513	120,095	69,543	858,007	197,353

REPORT OF INCOME
STATE-CHARTERED SAVINGS AND LOAN ASSOCIATIONS
AT DECEMBER 31, 1990
(All amounts are in thousands)

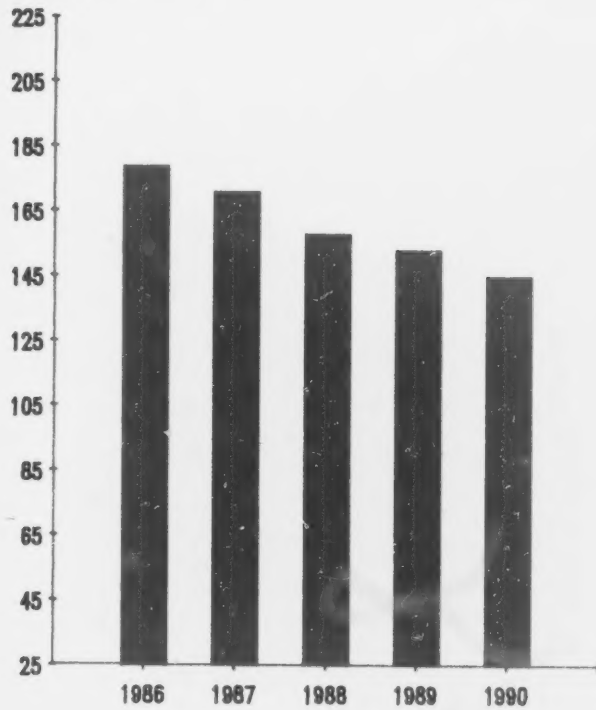
Name	Loan Loss Provision	Non- Interest Income	Non- Interest Expense	Income Before Gains Or Losses
AmTrust Bank, A Savings Bank	69	244	1,867	(626)
Bay Savings Bank	235	1,079	2,552	35
Charter Savings & Loan Assn. of Florida	111	143	2,446	1,147
Hansen Savings Bank	0	59	2,360	(1,163)
Nova Savings Bank	323	332	1,587	(62)
Pointe Savings Bank	66	2,348	4,113	(164)
Republic Savings Bank	902	3,100	4,431	1,041
Sterling Savings Bank	135	1,229	1,980	290
Palm Beach County totals (8 S&Ls)	1,841	8,534	21,336	498
Anchor Savings Bank	(77)	644	2,906	(112)
Colony Savings Bank	12	16	597	(261)
Fortune Savings Bank	11,228	10,235	53,800	714
Life Savings Bank	282	(232)	3,121	(1,790)
Madison Savings & Loan Association	1,317	(1,737)	4,522	(4,715)
Sovereign Savings Bank	530	147	1,539	(1,554)
Pinellas County totals (6 S&Ls)	13,292	9,073	66,485	(7,718)
First Presidential Savings & Loan Assn.	310	338	4,208	294
Sarasota County totals (1 S&L)	310	338	4,208	294
Crown Savings Association	1,071	1,282	3,578	686
Seminole County totals (1 S&L)	1,071	1,282	3,578	686
Totals	90,415	54,672	237,289	(75,679)

REPORT OF INCOME
STATE-CHARTERED SAVINGS AND LOAN ASSOCIATIONS
AT DECEMBER 31, 1990
(All amounts are in thousands)

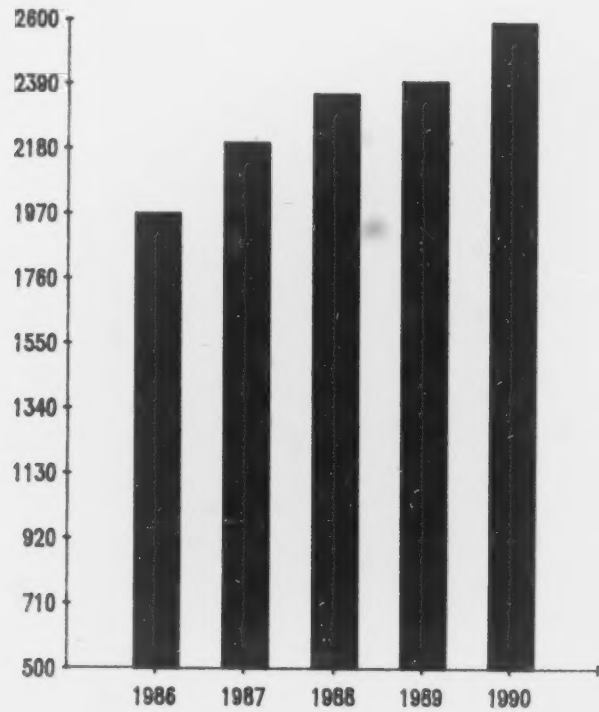
Name	Net Gains / (Losses) On Assets	Income Taxes	Income Before Extra. Items	Extra. Items	Net Income
AmTrust Bank, A Savings Bank	17	(245)	(364)	0	(364)
Bay Savings Bank	0	0	35	0	35
Charter Savings & Loan Assn. of Florida	104	446	805	0	805
Hansen Savings Bank	34	10	(1,139)	0	(1,139)
Nova Savings Bank	9	0	(53)	0	(53)
Pointe Savings Bank	6	0	(158)	0	(158)
Republic Savings Bank	0	262	779	0	779
Sterling Savings Bank	28	0	318	0	318
Palm Beach County totals (8 S&Ls)	198	473	223	0	223
Anchor Savings Bank	(20)	(53)	(79)	0	(79)
Colony Savings Bank	0	0	(261)	0	(261)
Fortune Savings Bank	1,891	2,672	(67)	0	(67)
Life Savings Bank	401	0	(1,389)	0	(1,389)
Madison Savings & Loan Association	(47)	0	(4,762)	0	(4,762)
Sovereign Savings Bank	57	0	(1,497)	0	(1,497)
Pinellas County totals (6 S&Ls)	2,282	2,619	(8,055)	0	(8,055)
First Presidential Savings & Loan Assn.	186	414	66	0	66
Sarasota County totals (1 S&L)	186	414	66	0	66
Crown Savings Association	884	582	988	0	988
Seminole County totals (1 S&L)	884	582	988	0	988
Totals	8,920	9,764	(76,523)	7,745	(68,778)

STATE CREDIT UNIONS

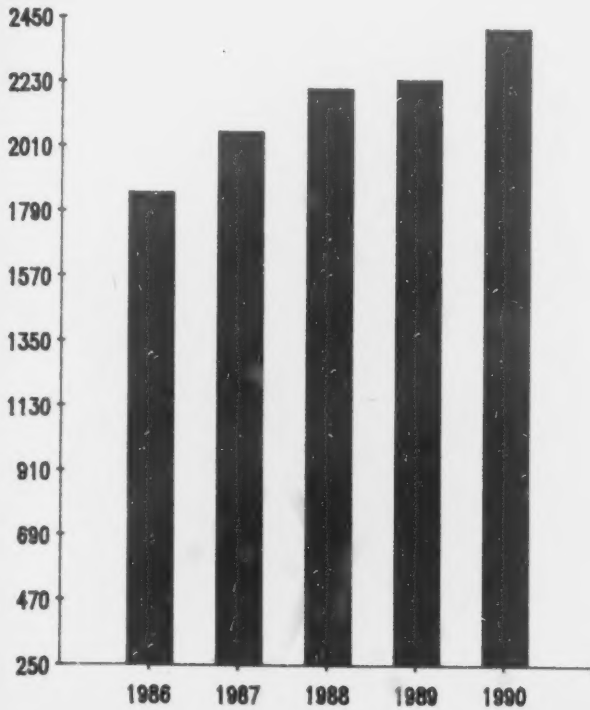
CREDIT UNIONS
NUMBER OF INSTITUTIONS



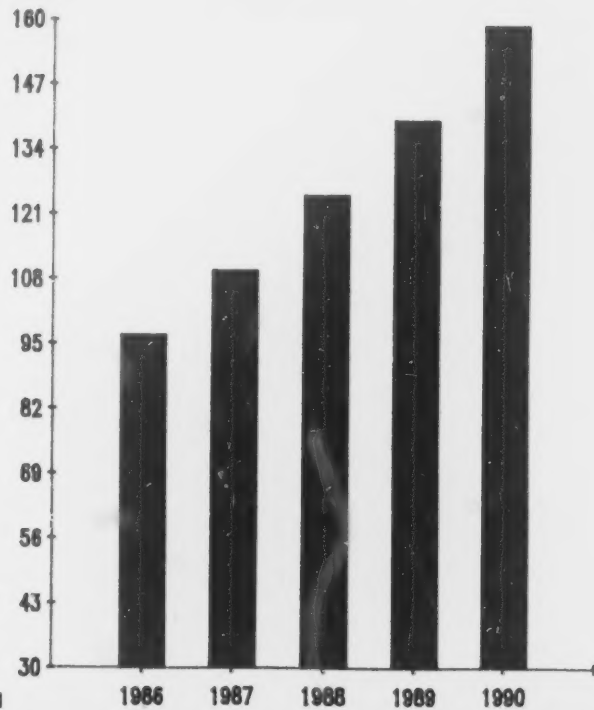
ASSETS
\$ MILLIONS



DEPOSITS AND SHARES
\$ MILLIONS



RESERVES AND UNDIVIDED EARNINGS
\$ MILLIONS



CENTRAL CREDIT UNION EMPLOYEE GROUPS

Total Groups Participating as of December 31, 1989	768
Groups added during 1990	+37
Total groups participating as of December 31, 1990	805

Central Credit Union of Florida, Pensacola

Total as of December 31, 1989	197
Groups added during 1990	0
Total as of December 31, 1990	197

Florida Central Credit Union, Tampa

Total as of December 31, 1989	571
Groups added during 1990	+37
Total as of December 31, 1990	608

CHANGES IN NUMBER OF STATE-CHARTERED CREDIT UNIONS

December 31, 1989

Total number of state-chartered credit unions	155*
State-chartered credit unions that merged into federal credit unions	-3
State-chartered credit unions that merged into other state-chartered credit unions	-1
State-chartered credit unions liquidated	-3
State-chartered credit unions in liquidation	-3
Net Change	-10

December 31, 1990

Total number of state-chartered credit unions	145
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*Includes credit unions in liquidation.

STATE-CHARTERED CREDIT UNIONS THAT MERGED INTO FEDERAL CREDIT UNIONS

288	T.G. Lee Dairy Credit Union, Orlando, merged into Central Florida Educators' Federal Credit Union, Orlando, on May 15, 1990.
341	Miami Children's Hospital Credit Union, Miami, merged into Tropical Telco Federal Credit Union, Miami, on October 1, 1990.
261	Twelve Star Credit Union, Hialeah, merged into Eastern Financial Federal Credit Union, Miami, on October 1, 1990.

STATE-CHARTERED CREDIT UNIONS THAT MERGED INTO OTHER STATE-CHARTERED CREDIT UNIONS

374	Stetson University Credit Union, Deland, merged into Florida Baptist Credit Union, Jacksonville, on October 1, 1990.
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STATE-CHARTERED CREDIT UNIONS LIQUIDATED

186	Jacksonville Shipyards Credit Union, Jacksonville, liquidated and charter cancelled as of June 28, 1990.
549	Jax Liquors Employees Credit Union, Jacksonville, liquidated and charter cancelled as of December 5, 1990.
649	South Dade Community Credit Union, Naranja, charter cancelled as of December 5, 1990 (in liquidation since 1989).

**#24 GREATER JACKSONVILLE METROPOLITAN CREDIT UNION
IN LIQUIDATION - BALANCE SHEET
Period Ending December 31, 1990**

ASSETS

Other assets \$315,042

TOTAL ASSETS \$315,042

LIABILITIES & EQUITY

Advance to Florida Credit Union Guaranty Corporation \$315,042

TOTAL LIABILITIES & EQUITY \$315,042

**#613 PEACE RIVER CREDIT UNION
IN LIQUIDATION - BALANCE SHEET
Period Ending December 31, 1990**

ASSETS

Investments \$21,651

TOTAL ASSETS \$21,651

LIABILITIES & EQUITY

Advance to Florida Credit Union Guaranty Corporation \$407,736

Regular Reserves 19,613

Undivided Earnings (405,698)

TOTAL LIABILITIES & EQUITY \$21,651

**#523 IRVINGTON-MOORE CREDIT UNION
IN LIQUIDATION - BALANCE SHEET
Period Ending December 31, 1990**

ASSETS

Total Loans \$13,315

Cash 426

Investments 855

Other Assets 71

TOTAL ASSETS \$14,667

LIABILITIES & EQUITY

Advance to Florida Credit Union Guaranty Corporation \$7,110

Undivided Earnings 7,557

TOTAL LIABILITIES & EQUITY \$14,667

CHANGES IN CREDIT UNION NAMES

- 318 Florida Food Industries Credit Union, Miami, changed its name to "Florida Industries Credit Union" on March 21, 1990.
- 584 North Miami General Hospital Employees Credit Union, North Miami, changed its name to "Hospital Employees Credit Union " on April 27, 1990.
- 213 City Credit Union of Fort Lauderdale, Ft. Lauderdale, changed its name to "City County Credit Union of Ft. Lauderdale" on December 10, 1990.

SELECTED BALANCE SHEET ITEMS BY COUNTY
STATE-CHARTERED CREDIT UNIONS
DECEMBER 31, 1990

(All amounts are in thousands)

County	Net Loans	Total Assets	Total Deposits	Total Equity	Net Income	Total Institutions
Alachua	42,179	64,104	59,090	4,710	394	6
Bay	20,028	26,876	23,661	3,016	166	1
Bradford	1,555	2,321	2,121	195	13	1
Brevard	159,922	280,094	262,164	16,547	2,917	2
Broward	128,432	202,219	191,104	9,038	1,489	8
Calhoun	8,502	10,195	9,016	1,111	208	1
Clay	2,670	4,001	3,632	364	34	1
Columbia	7,187	10,853	9,926	899	28	1
Dade	118,164	261,339	242,585	15,897	1,503	17
Duval	367,257	571,779	525,491	42,286	5,163	21
Escambia	151,172	216,110	201,818	12,566	1,728	5
Gadsden	18,724	22,693	20,806	1,529	361	2
Hillsborough	68,268	110,737	102,033	8,300	1,142	9
Holmes	3,705	5,462	4,921	536	63	1
Jackson	6,387	8,661	7,490	1,091	185	2
Jefferson	1,524	2,484	2,295	169	0	1
Lake	20,534	32,688	29,816	2,544	262	3
Lee	8,218	9,556	8,661	280	18	3
Leon	124,189	173,689	164,090	6,653	509	9
Madison	761	959	772	187	27	1
Marion	14,266	18,694	17,222	1,456	123	3
Martin	2,383	3,681	3,399	285	63	1
Nassau	6,003	12,778	11,860	888	66	2
Okaloosa	757	928	888	38	14	1
Orange	20,559	31,896	28,471	3,359	264	3
Palm Beach	48,609	81,994	76,408	4,210	432	7
Pinellas	114,163	227,486	216,997	10,051	924	7
Polk	24,072	35,167	32,880	1,950	(26)	8
Putnam	7,554	9,574	8,697	750	201	1
Santa Rosa	7,975	15,269	14,287	970	119	2
Sarasota	52,722	84,170	79,329	4,602	753	5
St. Johns	3,711	7,644	7,240	364	26	1
St. Lucie	6,167	8,315	7,768	508	(81)	3
Taylor	4,524	6,085	5,817	235	19	1
Volusia	14,967	22,287	20,975	1,303	157	4
Washington	7,483	9,759	8,947	660	120	1
State Totals	1,595,293	2,592,547	2,412,677	159,527	19,384	145

STATE-CHARTERED CREDIT UNIONS
COMPARATIVE STATEMENTS OF CONDITION AND INCOME
(All amounts are in thousands)

	December 31, 1990	December 31, 1989	Percent Change
ASSETS			
NET LOANS	1,595,293	1,558,829	2.34%
CASH	64,853	71,084	-8.77%
NET INVESTMENTS	835,558	683,179	22.30%
LAND & BUILDING	51,658	46,987	9.94%
OTHER ASSETS	45,185	41,260	9.51%
TOTAL ASSETS	2,592,547	2,401,339	7.96%
LIABILITIES			
BORROWINGS & ACCOUNTS PAYABLE	20,343	20,812	-2.25%
TOTAL SHARES & DEPOSITS	2,412,677	2,240,125	7.70%
TOTAL RESERVES	74,020	69,466	6.56%
UNDIVIDED PROFITS	85,507	70,936	20.54%
TOTAL LIABILITIES & EQUITY	2,592,547	2,401,339	7.96%
INCOME			
INTEREST ON LOANS	189,188	183,159	3.29%
LESS INTEREST REFUNDED	398	582	-31.62%
INCOME FROM INVESTMENTS	63,202	58,470	8.09%
INCOME/LOSS ON TRADING SECURITIES	6	(13)	146.15%
FEE INCOME	19,669	16,252	21.03%
OTHER OPERATING INCOME	4,821	4,998	-3.54%
TOTAL GROSS INCOME	276,488	262,284	5.42%
EXPENSE			
SALARIES & BENEFITS	47,819	44,022	8.63%
OFFICE EXPENSES	28,618	26,125	9.54%
MISCELLANEOUS OPERATING EXPENSE	24,744	23,833	3.82%
PROVISION FOR LOSSES	13,971	14,884	-6.13%
TOTAL OPERATING EXPENSE	115,152	108,864	5.78%
COST OF FUNDS	141,952	136,500	3.99%
NET INCOME	19,384	16,920	14.56%
Number of Institutions	145	153	

STATE-CHARTERED CREDIT UNION'S
COMPOSITE STATEMENTS OF CONDITION AND INCOME BY ASSET SIZE

AT DECEMBER 31, 1990

(All amounts are in thousands)

	0 - 1/2		1/2 - 1		1 - 10		10 +	
	All Credit Unions	Million Dollars	%	Million Dollars	%	Million Dollars	%	Million Dollars
	Totals							
ASSETS								
NET LOANS	1,595,293	61.53%	50.30%	8,056	73.56%	181,793	63.66%	1,404,345
CASH	64,853	2.50%	7.87%	507	4.63%	9,021	3.16%	55,153
NET INVESTMENTS	835,558	32.23%	41.28%	2,276	20.78%	87,352	30.59%	745,028
LAND & BUILDING	51,658	1.99%	0.05%	0	0.00%	2,830	0.99%	48,827
OTHER ASSETS	45,185	1.75%	0.50%	112	1.03%	4,574	1.60%	40,488
TOTAL ASSETS	2,592,547	100.00%	100.00%	10,951	100.00%	285,570	100.00%	2,293,841
LIABILITIES								
BORROWINGS & ACCOUNTS PAYABLE	20,343	0.78%	0.78%	84	0.77%	2,708	0.95%	17,534
TOTAL SHARES & DEPOSITS	2,412,677	93.06%	82.56%	9,743	88.97%	261,801	91.68%	2,139,329
TOTAL RESERVES	74,020	2.86%	5.17%	383	3.50%	8,464	2.96%	65,060
UNDIVIDED PROFITS	85,507	3.30%	11.49%	741	6.76%	12,597	4.41%	71,918
TOTAL LIABILITIES & EQUITY	2,592,547	100.00%	100.00%	10,951	100.00%	285,570	100.00%	2,293,841
INCOME								
INTEREST ON LOANS	189,188	68.43%	65.47%	1,066	82.06%	22,811	72.31%	165,165
LESS INTEREST REFUNDED	398	0.14%	0.00%	0	0.00%	42	0.13%	356
INCOME FROM INVESTMENTS	63,202	22.86%	32.74%	184	14.16%	6,564	20.81%	56,381
INCOME/LOSS ON TRADING SECURITIES	6	0.00%	0.00%	0	0.00%	6	0.02%	0
FEE INCOME	19,669	7.11%	1.35%	33	2.54%	1,828	5.79%	17,805
OTHER OPERATING INCOME	4,821	1.74%	0.44%	16	1.24%	380	1.20%	4,424
TOTAL GROSS INCOME	276,488	100.00%	100.00%	1,299	100.00%	31,547	100.00%	243,419
EXPENSE								
SALARIES & BENEFITS	47,819	17.30%	18.83%	253	19.48%	5,992	18.99%	41,532
OFFICE EXPENSES	28,618	10.35%	4.93%	75	5.77%	2,402	7.61%	26,130
MISCELLANEOUS OPERATING EXPENSE	24,744	8.95%	23.32%	186	14.32%	3,990	12.66%	20,516
PROVISION FOR LOSSES	13,971	5.06%	12.11%	120	9.24%	1,675	5.31%	12,149
TOTAL OPERATING EXPENSE	115,152	41.65%	59.19%	634	48.81%	14,059	44.57%	100,327
COST OF FUNDS	141,952	51.34%	40.36%	536	41.26%	15,693	49.74%	125,633
NET INCOME	19,384	7.01%	0.45%	129	9.93%	1,795	5.69%	17,459
Number of Institutions	145			13		63		61

**REPORT OF CONDITION
STATE-CHARTERED CREDIT UNIONS
AS OF DECEMBER 31, 1990
(All amounts are in thousands)**

Name	Net Loans	Cash	Net Invest.	Land And Building	Other Assets	Total Assets
Colony Credit Union	1,919	28	815	0	41	2,803
Florida Credit Union	24,548	1,075	10,793	904	896	38,216
Florida Farm Bureau Credit Union	1,428	183	599	0	8	2,218
Gainesville City Employees Credit Union	9,588	753	2,723	221	131	13,416
North Central Florida Credit Union	2,732	289	827	92	91	4,031
Santa Fe Health Care Credit Union	1,964	127	1,282	0	47	3,420
Alachua County totals (6 credit unions)	42,179	2,455	17,039	1,217	1,214	64,104
Bay Credit Union	20,028	502	4,818	739	789	26,876
Bay County totals (1 credit union)	20,028	502	4,818	739	789	26,876
Dupont Mining Employees' Credit Union	1,555	54	699	0	13	2,321
Bradford County totals (1 credit union)	1,555	54	699	0	13	2,321
Community Educators Credit Union of Brevard	44,561	812	9,629	4,500	1,086	60,588
Space Coast Credit Union	115,361	8,720	85,300	6,006	4,119	219,506
Brevard County totals (2 credit unions)	159,922	9,532	94,929	10,506	5,205	280,094
Broward Postal Credit Union	24,531	596	7,176	645	1,553	34,501
Broward Schools Credit Union	56,064	5,299	36,901	1,652	2,030	101,946
City County Credit Union of Fort Lauderdale	24,353	760	6,382	2,018	727	34,240
Florida Transportation Credit Union	7,256	299	2,469	0	72	10,096
Hollywood Municipal Employees Credit Union	9,993	434	1,252	0	198	11,877
Hollywood Realcu Credit Union	2,652	35	978	0	187	3,852
Pompano Beach City Employees Credit Union	882	100	7	0	21	1,010
SFMA Credit Union	2,701	27	1,849	0	120	4,697
Broward County totals (8 credit unions)	128,432	7,550	57,014	4,315	4,908	202,219
Calhoun—Liberty Employees Credit Union	8,502	768	731	65	129	10,195
Calhoun County totals (1 credit union)	8,502	768	731	65	129	10,195
Clay Electric Employees Credit Union	2,670	62	1,225	0	44	4,001
Clay County totals (1 credit union)	2,670	62	1,225	0	44	4,001
D.O.T. District 2 Credit Union	7,187	35	3,021	496	114	10,853
Columbia County totals (1 credit union)	7,187	35	3,021	496	114	10,853
Coral Gables Municipal Credit Union	1,329	84	1,951	0	57	3,421
Dade County Employees' Credit Union	47,604	2,215	58,265	39	1,666	109,789
Doctors' Hospital Employees Credit Union	460	74	16	0	6	556
Electricians Local 349 Credit Union	1,914	61	3,522	0	82	5,579
Florida Industries Credit Union	2,927	231	8,726	202	152	12,238
Hospital Employees Credit Union	1,841	60	26	0	36	1,963
Lawyers Credit Union	8,713	2	2,770	0	131	11,616
MacNeill Employees Credit Union	482	15	338	0	11	846
Mercy Credit Union	3,766	447	3,837	0	55	8,105
Miami Postal Service Credit Union	17,605	296	18,064	746	881	37,592
Peoples Credit Union	9,554	388	9,270	237	702	20,151
Printing Industry of South Fla. Credit Union	939	57	94	0	8	1,098
Shaw—Ross Employees Credit Union	444	51	216	0	10	721
Ukrainian—American Credit Union	1,543	5	1,076	25	38	2,687
Universal Service Credit Union	2,805	263	6,040	2	95	9,205
University Credit Union	16,171	235	17,523	651	988	35,568
Vernon Brodt Memorial Credit Union	67	21	115	0	1	204
Dade County totals (17 credit unions)	118,164	4,505	131,849	1,902	4,919	261,339

**REPORT OF CONDITION
STATE-CHARTERED CREDIT UNIONS
AS OF DECEMBER 31, 1990
(All amounts are in thousands)**

Name	Borrowings And Accts. Payable	Total Shares And Deposits	Total Reserves	Undivided Earnings	Total Liabilities And Equity
Colony Credit Union	21	2,556	104	122	2,803
Florida Credit Union	142	35,419	1,259	1,396	38,216
Florida Farm Bureau Credit Union	34	1,842	61	281	2,218
Gainesville City Employees Credit Union	30	12,297	210	879	13,416
North Central Florida Credit Union	40	3,797	129	65	4,031
Santa Fe Health Care Credit Union	37	3,179	45	159	3,420
Alachua County totals (6 credit unions)	304	59,090	1,808	2,902	64,104
Bay Credit Union	199	23,661	1,761	1,255	26,876
Bay County totals (1 credit union)	199	23,661	1,761	1,255	26,876
Dupont Mining Employees' Credit Union	5	2,121	68	127	2,321
Bradford County totals (1 credit union)	5	2,121	68	127	2,321
Community Educators Credit Union of Brevard	436	56,881	1,798	1,473	60,588
Space Coast Credit Union	947	205,283	8,143	5,133	219,506
Brevard County totals (2 credit unions)	1,383	262,164	9,941	6,606	280,094
Broward Postal Credit Union	144	32,752	502	1,103	34,501
Broward Schools Credit Union	980	97,417	1,504	2,045	101,946
City County Credit Union of Fort Lauderdale	500	31,533	633	1,574	34,240
Florida Transportation Credit Union	259	9,355	136	346	10,096
Hollywood Municipal Employees Credit Union	169	11,020	439	249	11,877
Hollywood Realcu Credit Union	11	3,663	98	80	3,852
Pompano Beach City Employees Credit Union	2	800	43	165	1,010
SFMA Credit Union	12	4,564	14	107	4,697
Broward County totals (8 credit unions)	2,077	191,104	3,369	5,669	202,219
Calhoun-Liberty Employees Credit Union	68	9,016	351	760	10,195
Calhoun County totals (1 credit union)	68	9,016	351	760	10,195
Clay Electric Employees Credit Union	5	3,632	182	182	4,001
Clay County totals (1 credit union)	5	3,632	182	182	4,001
D.O.T. District 2 Credit Union	28	9,926	352	547	10,853
Columbia County totals (1 credit union)	28	9,926	352	547	10,853
Coral Gables Municipal Credit Union	89	3,000	154	178	3,421
Dade County Employees' Credit Union	966	103,177	1,581	4,065	109,789
Doctors' Hospital Employees Credit Union	4	508	32	12	556
Electricians Local 349 Credit Union	109	4,714	331	425	5,579
Florida Industries Credit Union	64	11,573	288	313	12,238
Hospital Employees Credit Union	49	1,743	56	115	1,963
Lawyers Credit Union	208	10,823	540	45	11,616
MacNeill Employees Credit Union	0	798	25	23	846
Mercy Credit Union	124	7,413	120	448	8,105
Miami Postal Service Credit Union	159	34,781	2,172	480	37,592
Peoples Credit Union	235	17,741	448	1,727	20,151
Printing Industry of South Fla. Credit Union	2	1,015	27	54	1,098
Shaw-Ross Employees Credit Union	10	624	24	63	721
Ukranian-American Credit Union	62	2,449	108	68	2,687
Universal Service Credit Union	181	8,399	258	367	9,205
University Credit Union	594	33,671	658	645	35,568
Vernon Brodt Memorial Credit Union	1	156	16	31	204
Dade County totals (17 credit unions)	2,857	242,585	6,838	9,059	261,339

**REPORT OF CONDITION
STATE-CHARTERED CREDIT UNIONS
AS OF DECEMBER 31, 1990
(All amounts are in thousands)**

Name	Net Loans	Cash	Net Invest.	Land And Building	Other Assets	Total Assets
Baptist Medical Center Credit Union	2,911	249	829	0	34	4,023
Design Professionals Credit Union	1,798	6	775	0	22	2,601
Diesel Electric Credit Union	580	23	169	0	15	787
Educational Community Credit Union	71,436	2,485	34,534	2,976	1,971	113,402
Florida Baptist Credit Union	8,141	19	2,891	0	167	11,218
Florida Telco Credit Union	76,785	1,558	51,718	1,081	1,230	132,372
Government Employees Credit Union of Florida	29,988	176	12,650	975	892	44,681
Health Services Credit Union	10,259	411	6,708	0	127	17,505
I.L.A.I. Employees Credit Union	3,536	106	1,416	0	41	5,099
Jacksonville City Hall Credit Union	2,082	47	1,533	0	3	3,665
Jacksonville Firemen's Credit Union	23,074	111	4,432	177	348	28,142
Jacksonville O-1 Credit Union	3,277	113	812	0	67	4,269
Jax. Postal & Professional Credit Union	20,438	375	9,102	350	496	30,761
Jax. Utilities Employees Credit Union	5,513	314	4,123	13	88	10,051
Jax Police Credit Union	23,107	467	5,613	327	431	29,945
J.E.B. Credit Union	2,468	97	2,666	0	98	5,329
Plumbers & Pipefitters Local 234 Credit Union	184	16	7	1	1	209
Seaboard Employees Credit Union	36,821	802	13,461	1,251	1,185	53,520
Stan-O-Jax Credit Union	188	58	249	0	1	496
State Employees Credit Union	40,198	1,338	24,552	1,257	1,098	68,443
Unijax Credit Union	4,473	116	581	3	88	5,261
Duval County totals (21 credit unions)	367,257	8,887	178,821	8,411	8,403	571,779
Central Credit Union of Florida	13,687	646	6,938	419	432	22,122
Education Credit Union of Northwest Florida	36,626	834	16,258	1,044	797	55,559
Escambia County Employees Credit Union	8,583	36	3,514	0	206	12,339
Gulf Power Employees Credit Union	8,171	225	2,581	57	108	11,142
Monsanto Employees Credit Union	84,105	274	26,936	2,031	1,602	114,948
Escambia County totals (5 credit unions)	151,172	2,015	56,227	3,551	3,145	216,110
F.S.H. Employees Credit Union	18,095	190	3,348	0	207	21,840
Niagara Lockport Credit Union	629	0	222	0	2	853
Gadsden County totals (2 credit unions)	18,724	190	3,570	0	209	22,693
Affiliated of Florida Inc. Credit Union	1,180	62	921	19	75	2,257
Central Life Employees Credit Union	14	9	94	0	1	118
Electricians Local 915 Credit Union	12,443	162	6,914	0	171	19,690
Florida Central Credit Union	38,746	2,232	20,477	1,166	721	63,342
Florida West Coast Credit Union	7,398	672	2,594	207	149	11,020
Hillsborough Social Agencies Credit Union	866	29	37	0	5	937
Sears West Coast Credit Union	1,584	27	2,446	0	11	4,068
Tampa Tribune Employees Credit Union	759	22	11	0	2	794
Transportation and Industry Credit Union	5,278	155	2,559	392	127	8,511
Hillsborough County totals (9 credit unions)	68,268	3,370	36,053	1,784	1,262	110,737
Holmes-Washington Teachers Credit Union	3,705	11	1,720	0	26	5,462
Holmes County totals (1 credit union)	3,705	11	1,720	0	26	5,462
Jackson County Teachers Credit Union	4,937	21	1,330	87	81	6,456
Sunland Credit Union	1,450	7	725	24	(1)	2,205
Jackson County totals (2 credit unions)	6,387	28	2,055	111	80	8,661
Jefferson County Teachers Credit Union	1,524	33	907	0	20	2,484
Jefferson County totals (1 credit union)	1,524	33	907	0	20	2,484
Golden Gem Credit Union	161	23	246	0	0	430
Lake County Schools Credit Union	6,438	150	8,270	446	190	15,494
United Employees Credit Union of Florida	13,935	255	1,969	423	182	16,764
Lake County totals (3 credit unions)	20,534	428	10,485	869	372	32,688

**REPORT OF CONDITION
STATE-CHARTERED CREDIT UNIONS
AS OF DECEMBER 31, 1990
(All amounts are in thousands)**

Name	Borrowings And Accts. Payable	Total Shares And Deposits	Total Reserves	Undivided Earnings	Total Liabilities And Equity
Baptist Medical Center Credit Union	24	3,774	45	180	4,023
Design Professionals Credit Union	99	2,379	110	13	2,601
Diesel Electric Credit Union	0	707	27	53	787
Educational Community Credit Union	128	107,795	4,316	1,163	113,402
Florida Baptist Credit Union	24	10,932	188	74	11,218
Florida Telco Credit Union	1,895	118,270	3,923	8,284	132,372
Government Employees Credit Union of Florida	840	41,301	1,255	1,285	44,681
Health Services Credit Union	196	16,074	362	873	17,505
I.L.A.I. Employees Credit Union	102	4,763	25	209	5,099
Jacksonville City Hall Credit Union	96	2,998	210	361	3,665
Jacksonville Firemen's Credit Union	300	25,664	1,174	1,004	28,142
Jacksonville O-I Credit Union	5	3,777	296	191	4,269
Jax. Postal & Professional Credit Union	19	28,803	760	1,179	30,761
Jax. Utilities Employees Credit Union	227	8,943	430	451	10,051
Jax Police Credit Union	209	28,257	723	756	29,945
J.E.B. Credit Union	28	4,710	211	380	5,329
Plumbers & Pipefitters Local 234 Credit Union	1	188	12	8	209
Seaboard Employees Credit Union	(472)	49,818	1,738	2,436	53,520
Stan-O-Jax Credit Union	2	378	36	80	496
State Employees Credit Union	254	61,204	2,626	4,359	68,443
Unijax Credit Union	25	4,756	316	164	5,261
Duval County totals (21 credit unions)	4,002	525,491	18,783	23,503	571,779
Central Credit Union of Florida	110	20,771	639	602	22,122
Education Credit Union of Northwest Florida	199	52,657	1,287	1,416	55,559
Escambia County Employees Credit Union	64	11,598	261	416	12,339
Gulf Power Employees Credit Union	8	10,472	305	357	11,142
Monsanto Employees Credit Union	1,345	106,320	5,176	2,107	114,948
Escambia County totals (5 credit unions)	1,726	201,818	7,668	4,898	216,110
F.S.H. Employees Credit Union	357	20,006	391	1,086	21,840
Niagara Lockport Credit Union	1	800	44	8	853
Gadsden County totals (2 credit unions)	358	20,806	435	1,094	22,693
Affiliated of Florida Inc. Credit Union	6	2,045	103	103	2,257
Central Life Employees Credit Union	0	84	20	14	118
Electricians Local 915 Credit Union	56	18,296	430	908	19,690
Florida Central Credit Union	307	58,130	761	4,144	63,342
Florida West Coast Credit Union	19	10,349	476	176	11,020
Hillsborough Social Agencies Credit Union	8	818	38	73	937
Sears West Coast Credit Union	0	3,479	137	452	4,068
Tampa Tribune Employees Credit Union	1	605	43	145	794
Transportation and Industry Credit Union	7	8,227	167	110	8,511
Hillsborough County totals (9 credit unions)	404	102,033	2,175	6,125	110,737
Holmes-Washington Teachers Credit Union	5	4,921	425	111	5,462
Holmes County totals (1 credit union)	5	4,921	425	111	5,462
Jackson County Teachers Credit Union	72	5,621	353	410	6,456
Sunland Credit Union	8	1,869	67	261	2,205
Jackson County totals (2 credit unions)	80	7,490	420	671	8,661
Jefferson County Teachers Credit Union	20	2,295	57	112	2,484
Jefferson County totals (1 credit union)	20	2,295	57	112	2,484
Golden Gem Credit Union	0	396	8	26	430
Lake County Schools Credit Union	93	14,350	259	792	15,494
United Employees Credit Union of Florida	235	15,070	818	641	16,764
Lake County totals (3 credit unions)	328	29,816	1,085	1,459	32,688

**REPORT OF CONDITION
STATE-CHARTERED CREDIT UNIONS
AS OF DECEMBER 31, 1990
(All amounts are in thousands)**

Name	Net Loans	Cash	Net Invest.	Land And Building	Other Assets	Total Assets
Lee County Mosquito Control Credit Union	180	17	35	0	2	234
Lee County Postal Employees Credit Union	1,091	4	219	0	6	1,320
Southwest Florida Credit Union	6,947	(19)	145	218	711	8,002
Lee County totals (3 credit unions)	8,218	2	399	218	719	9,556
Dept. of Highway Safety & Motor Vehicles Credit Union	16,975	663	3,434	585	458	22,115
Department of Transportation Credit Union	15,387	704	3,372	0	662	20,125
First Financial Credit Union of Florida	3,593	1,431	1,035	0	127	6,186
Fla. Home Builders Association Credit Union	1,335	96	674	0	33	2,138
Florida Rural Electric Credit Union	5,089	45	2,131	0	61	7,326
Florida State University Credit Union	10,076	63	4,207	490	407	15,243
Forestry and Conservation Credit Union	3,699	212	1,877	226	87	6,101
North Florida Education Credit Union	46,036	4,499	5,808	5,110	2,537	63,990
Sunshine State Credit Union	21,999	1,906	5,633	542	385	30,465
Leon County totals (9 credit unions)	124,189	9,619	28,171	6,953	4,757	173,689
Madison Education Association Credit Union	761	16	164	0	18	959
Madison County totals (1 credit union)	761	16	164	0	18	959
Certified Grocers of Florida Inc. Credit Union	1,444	41	512	0	32	2,029
Marion County Credit Union	10,112	421	2,610	431	97	13,671
Ocala City Employees Credit Union	2,710	176	52	2	54	2,994
Marion County totals (3 credit unions)	14,266	638	3,174	433	183	18,694
Martin County Teachers Credit Union	2,383	152	1,114	0	32	3,681
Martin County totals (1 credit union)	2,383	152	1,114	0	32	3,681
Container Mutual Credit Union	4,719	297	6,095	0	52	11,163
Nassau County Teachers Credit Union	1,284	10	286	0	35	1,615
Nassau County totals (2 credit unions)	6,003	307	6,381	0	87	12,778
City of Ft. Walton Bch. Employees Credit Union	757	15	145	0	11	928
Okaloosa County totals (1 credit union)	757	15	145	0	11	928
Florida Hospital Credit Union	8,438	798	4,074	87	63	13,460
F.R.S.A. Credit Union	1,661	380	1,282	0	13	3,336
Orlando Postal Service Credit Union	10,460	(56)	4,127	278	291	15,100
Orange County totals (3 credit unions)	20,559	1,122	9,483	365	367	31,896
City Employees Credit Union	2,099	81	1,347	0	216	3,743
Federal Employees Credit Union	19,122	550	18,673	746	671	39,762
F.C.D. Employees Credit Union	1,693	44	791	0	164	2,692
Lake Worth Credit Union	1,690	29	164	0	6	1,889
PGA Credit Union	7,454	0	1,204	0	186	8,844
Rinker Credit Union	1,969	105	1,762	0	42	3,878
The Credit Union of Palm Beach County	14,582	1,355	3,959	693	597	21,186
Palm Beach County totals (7 credit unions)	48,609	2,164	27,900	1,439	1,882	81,994
Celebration Mission Council Credit Union	961	7	12	0	9	989
City-County Employees Credit Union	4,103	332	3,016	0	63	7,514
Eckerd Employees' Credit Union	11,918	0	4,722	0	307	16,947
Pinellas County Teachers Credit Union	63,061	1,367	71,969	2,723	2,378	141,498
St. Pete. Municipal Employees Credit Union	12,426	265	8,763	155	163	21,772
St. Petersburg Postal Employees Credit Union	4,559	177	2,646	632	185	8,199
UPCO Postal Employees Credit Union	17,135	1,485	10,480	1,132	335	30,567
Pinellas County totals (7 credit unions)	114,163	3,633	101,608	4,642	3,440	227,486

**REPORT OF CONDITION
STATE-CHARTERED CREDIT UNIONS
AS OF DECEMBER 31, 1990
(All amounts are in thousands)**

Name	Borrowings And Accts. Payable	Total Shares And Deposits	Total Reserves	Undivided Earnings	Total Liabilities And Equity
Lee County Mosquito Control Credit Union	0	217	6	11	234
Lee County Postal Employees Credit Union	86	1,135	27	72	1,320
Southwest Florida Credit Union	529	7,309	119	45	8,002
Lee County totals (3 credit unions)	615	8,661	152	128	9,556
Dept. of Highway Safety & Motor Vehicles Credit Union	46	21,398	325	346	22,115
Department of Transportation Credit Union	4	18,776	1,071	274	20,125
First Financial Credit Union of Florida	67	5,860	148	111	6,186
Fla. Home Builders Association Credit Union	36	2,015	49	38	2,138
Florida Rural Electric Credit Union	65	6,666	157	438	7,326
Florida State University Credit Union	169	14,687	325	62	15,243
Forestry and Conservation Credit Union	22	5,774	99	206	6,101
North Florida Education Credit Union	2,433	59,558	785	1,214	63,990
Sunshine State Credit Union	104	29,356	559	446	30,465
Leon County totals (9 credit unions)	2,946	164,090	3,518	3,135	173,689
Madison Education Association Credit Union	0	772	31	156	959
Madison County totals (1 credit union)	0	772	31	156	959
Certified Grocers of Florida Inc. Credit Union	1	1,774	24	230	2,029
Marion County Credit Union	8	12,693	458	512	13,671
Ocala City Employees Credit Union	7	2,755	80	152	2,994
Marion County totals (3 credit unions)	16	17,222	562	894	18,694
Martin County Teachers Credit Union	(3)	3,399	75	210	3,681
Martin County totals (1 credit union)	(3)	3,399	75	210	3,681
Container Mutual Credit Union	30	10,440	365	328	11,163
Nassau County Teachers Credit Union	0	1,420	89	106	1,615
Nassau County totals (2 credit unions)	30	11,860	454	434	12,778
City of Ft. Walton Beh. Employees Credit Union	2	888	20	18	928
Okaloosa County totals (1 credit union)	2	888	20	18	928
Florida Hospital Credit Union	1	11,995	378	1,086	13,460
F.R.S.A. Credit Union	45	3,037	105	149	3,336
Orlando Postal Service Credit Union	20	13,439	1,143	498	15,100
Orange County totals (3 credit unions)	66	28,471	1,626	1,733	31,896
City Employees Credit Union	75	3,367	159	142	3,743
Federal Employees Credit Union	587	37,664	655	856	39,762
F.C.D. Employees Credit Union	8	2,538	76	70	2,692
Lake Worth Credit Union	7	1,494	76	312	1,889
PGA Credit Union	41	8,331	125	347	8,844
Rinker Credit Union	4	3,267	132	475	3,878
The Credit Union of Palm Beach County	654	19,747	187	598	21,186
Palm Beach County totals (7 credit unions)	1,376	76,408	1,410	2,800	81,994
Celebration Mission Council Credit Union	29	901	9	50	989
City-County Employees Credit Union	4	6,910	187	413	7,514
Eckerd Employees' Credit Union	416	15,264	244	1,023	16,947
Pinellas County Teachers Credit Union	(23)	137,881	2,732	908	141,498
St. Pete. Municipal Employees Credit Union	3	19,254	844	1,671	21,772
St. Petersburg Postal Employees Credit Union	9	7,997	175	18	8,199
UPCO Postal Employees Credit Union	20	28,790	1,141	616	30,567
Pinellas County totals (7 credit unions)	458	216,997	5,332	4,699	227,486

**REPORT OF CONDITION
STATE-CHARTERED CREDIT UNIONS
AS OF DECEMBER 31, 1990
(All amounts are in thousands)**

Name	Net Loans	Cash	Net Invest.	Land And Building	Other Assets	Total Assets
Citrusville Credit Union	458	42	428	0	11	939
Day Star Members Credit Union	199	20	8	0	1	228
First District DOT Employees Credit Union	3,982	14	1,635	132	84	5,847
Fla. Conference United Methodist Credit Union	3,097	25	1,086	0	59	4,267
F.M.C. Employees Credit Union	1,136	31	348	22	6	1,543
Imperial Polk Employees Credit Union	4,289	217	1,881	0	94	6,481
Lakeland Community Credit Union	10,805	990	3,276	312	213	15,596
Waverly Florida Credit Union	106	8	148	0	4	266
Polk County totals (8 credit unions)	24,072	1,347	8,810	466	472	35,167
Putnam County Teachers Credit Union	7,554	943	670	298	109	9,574
Putnam County totals (1 credit union)	7,554	943	670	298	109	9,574
Cyanamid Employees Credit Union	4,446	322	4,007	160	36	8,971
ECCO Credit Union	3,529	36	2,652	0	81	6,298
Santa Rosa County totals (2 credit unions)	7,975	358	6,659	160	117	15,269
Fairchild Sarasota Credit Union	494	206	217	0	9	926
Sarasota Coastal Credit Union	27,864	1,186	13,022	1,078	896	44,046
Sarasota County Medical Credit Union	10,487	387	3,909	577	170	15,530
Sarasota Municipal Employees Credit Union	4,421	80	6,103	0	42	10,646
West Coast Federal Employees Credit Union	9,456	644	2,443	0	479	13,022
Sarasota County totals (5 credit unions)	52,722	2,503	25,694	1,655	1,596	84,170
St. Johns County Teachers Credit Union	3,711	252	3,360	174	147	7,644
St. Johns County totals (1 credit union)	3,711	252	3,360	174	147	7,644
Coastal Credit Union	951	18	257	0	21	1,247
Fort Pierce City Employees Credit Union	3,612	203	905	0	31	4,751
St. Lucie County Employees Credit Union	1,604	174	512	0	27	2,317
St. Lucie County totals (3 credit unions)	6,167	395	1,674	0	79	8,315
Tree Capital Credit Union	4,524	209	1,064	198	90	6,085
Taylor County totals (1 credit union)	4,524	209	1,064	198	90	6,085
Daytona News Journal Credit Union	405	7	301	0	3	716
D.O.T. District 5 Credit Union	1,533	72	583	0	9	2,197
Sherwood Medical Employees' Credit Union	2,696	58	2,178	23	46	5,001
Sun Coast Credit Union	10,333	397	2,953	567	123	14,373
Volusia County totals (4 credit unions)	14,967	534	6,015	590	181	22,287
Fla. D. O. T. District 3 Credit Union	7,483	219	1,910	101	46	9,759
Washington County totals (1 credit union)	7,483	219	1,910	101	46	9,759
State Totals	1,595,293	64,853	835,558	51,658	45,185	2,592,547

REPORT OF CONDITION
STATE-CHARTERED CREDIT UNIONS
AS OF DECEMBER 31, 1990
(All amounts are in thousands)

Name	Borrowings And Accts. Payable	Total Shares And Deposits	Total Reserves	Undivided Earnings	Total Liabilities And Equity
Citrusville Credit Union	15	858	44	22	939
Day Star Members Credit Union	0	180	4	44	228
First District DOT Employees Credit Union	7	5,431	147	262	5,847
Fla. Conference United Methodist Credit Union	4	4,007	207	49	4,267
F.M.C. Employees Credit Union	4	1,421	56	62	1,543
Imperial Polk Employees Credit Union	4	6,114	158	205	6,481
Lakeland Community Credit Union	290	14,664	455	187	15,596
Waverly Florida Credit Union	13	205	11	37	266
Polk County totals (8 credit unions)	337	32,880	1,082	868	35,167
Putnam County Teachers Credit Union	127	8,697	307	443	9,574
Putnam County totals (1 credit union)	127	8,697	307	443	9,574
Cyanamid Employees Credit Union	10	8,526	199	236	8,971
ECCO Credit Union	2	5,761	163	372	6,298
Santa Rosa County totals (2 credit unions)	12	14,287	362	608	15,269
Fairchild Sarasota Credit Union	14	852	20	40	926
Sarasota Coastal Credit Union	180	41,969	1,092	805	44,046
Sarasota County Medical Credit Union	(18)	14,696	492	360	15,530
Sarasota Municipal Employees Credit Union	3	9,827	211	605	10,646
West Coast Federal Employees Credit Union	60	11,985	355	622	13,022
Sarasota County totals (5 credit unions)	239	79,329	2,170	2,432	84,170
St. Johns County Teachers Credit Union	40	7,240	146	218	7,644
St. Johns County totals (1 credit union)	40	7,240	146	218	7,644
Coastal Credit Union	7	1,234	6	0	1,247
Fort Pierce City Employees Credit Union	4	4,438	197	112	4,751
St. Lucie County Employees Credit Union	28	2,096	121	72	2,317
St. Lucie County totals (3 credit unions)	39	7,768	324	184	8,315
Tree Capital Credit Union	33	5,817	121	114	6,085
Taylor County totals (1 credit union)	33	5,817	121	114	6,085
Daytona News Journal Credit Union	0	612	26	78	716
D.O.T. District 5 Credit Union	0	2,059	79	59	2,197
Sherwood Medical Employees' Credit Union	3	4,464	101	433	5,001
Sun Coast Credit Union	6	13,840	170	357	14,373
Volusia County totals (4 credit unions)	9	20,975	376	927	22,287
Fla. D. O. T. District 3 Credit Union	152	8,947	234	426	9,759
Washington County totals (1 credit union)	152	8,947	234	426	9,759
State Totals	20,343	2,412,677	74,020	85,507	2,592,547

REPORT OF INCOME
STATE-CHARTERED CREDIT UNIONS
AS OF DECEMBER 31, 1990
(All amounts are in thousands)

Name	Interest On Loans	Less Interest Refunded	Income On Invest.	Inc. (Loss)		Fee Income	Other Operating Income	Total Gross Income
				On Trading Securities				
Colony Credit Union	284	0	46	0		51	3	384
Florida Credit Union	3,291	0	611	0		823	57	4,782
Florida Farm Bureau Credit Union	153	0	44	0		0	0	197
Gainesville City Employees Credit Union	1,185	0	181	0		131	12	1,509
North Central Florida Credit Union	428	0	32	0		74	8	542
Santa Fe Health Care Credit Union	223	0	102	0		58	5	388
Alachua County totals (6 credit unions)	5,564	0	1,016	0		1,137	85	7,802
Bay Credit Union	2,295	0	308	0		297	20	2,920
Bay County totals (1 credit union)	2,295	0	308	0		297	20	2,920
Dupont Mining Employees' Credit Union	204	0	42	0		2	0	248
Bradford County totals (1 credit union)	204	0	42	0		2	0	248
Community Educators Credit Union of Brevard	5,123	0	492	0		671	244	6,530
Space Coast Credit Union	11,657	0	6,988	0		1,699	347	20,691
Brevard County totals (2 credit unions)	16,780	0	7,480	0		2,370	591	27,221
Broward Postal Credit Union	2,918	0	564	0		434	133	4,049
Broward Schools Credit Union	6,682	0	3,043	0		180	793	10,698
City County Credit Union of Fort Lauderdale	2,859	0	446	0		494	65	3,864
Florida Transportation Credit Union	851	0	145	0		92	8	1,096
Hollywood Municipal Employees Credit Union	1,043	0	144	0		52	31	1,270
Hollywood Realcu Credit Union	321	0	60	0		32	7	420
Pompano Beach City Employees Credit Union	155	0	6	0		11	0	172
SFMA Credit Union	348	0	141	0		151	0	640
Broward County totals (8 credit unions)	15,177	0	4,549	0		1,446	1,037	22,209
Calhoun-Liberty Employees Credit Union	1,046	72	77	0		0	39	1,090
Calhoun County totals (1 credit union)	1,046	72	77	0		0	39	1,090
Clay Electric Employees Credit Union	327	0	63	0		0	3	393
Clay County totals (1 credit union)	327	0	63	0		0	3	393
D.O.T. District 2 Credit Union	868	0	155	0		54	16	1,093
Columbia County totals (1 credit union)	868	0	155	0		54	16	1,093
Coral Gables Municipal Credit Union	183	0	181	2		0	3	369
Dade County Employees' Credit Union	5,417	0	4,670	0		749	169	11,005
Doctors' Hospital Employees Credit Union	78	0	4	0		8	0	90
Electricians Local 349 Credit Union	220	0	288	0		4	3	515
Florida Industries Credit Union	413	0	753	0		133	10	1,309
Hospital Employees Credit Union	219	0	24	0		1	1	245
Lawyers Credit Union	959	0	263	0		23	10	1,255
MacNeill Employees Credit Union	60	0	19	0		0	0	79
Mercy Credit Union	446	0	300	0		59	7	812
Miami Postal Service Credit Union	2,448	0	1,538	0		422	117	4,525
Peoples Credit Union	915	0	903	0		162	0	1,980
Printing Industry of South Fla. Credit Union	127	0	8	0		10	0	145
Shaw-Ross Employees Credit Union	70	0	14	0		0	0	84
Ukrainian-American Credit Union	166	0	102	0		0	1	269
Universal Service Credit Union	411	0	511	0		172	2	1,096
University Credit Union	1,883	0	1,249	0		251	0	3,383
Vernon Brodt Memorial Credit Union	10	0	8	0		0	0	18
Dade County totals (17 credit unions)	14,025	0	10,835	2		1,994	323	27,179

REPORT OF INCOME
STATE-CHARTERED CREDIT UNIONS
December 31, 1990
(All amounts are in thousands)

Name	Salaries & Benefits	Office Expense	Misc. Operating Expense	Loan Loss Provision	Total Operating Expense	Cost Of Funds	Net Income
Colony Credit Union	105	26	76	33	240	132	12
Florida Credit Union	862	584	586	770	2,802	1,784	196
Florida Farm Bureau Credit Union	13	5	25	12	55	119	23
Gainesville City Employees Credit Union	264	229	117	90	700	629	180
North Central Florida Credit Union	125	58	92	119	394	192	(44)
Santa Fe Health Care Credit Union	72	19	88	18	197	164	27
Alachua County totals (6 credit unions)	1,441	921	984	1,042	4,388	3,020	394
Bay Credit Union	534	255	367	142	1,298	1,456	166
Bay County totals (1 credit union)	534	255	367	142	1,298	1,456	166
Dupont Mining Employees' Credit Union	50	5	37	13	105	130	13
Bradford County totals (1 credit union)	50	5	37	13	105	130	13
Community Educators Credit Union of Brevard	1,397	709	621	188	2,915	3,151	464
Space Coast Credit Union	2,707	2,362	1,313	342	6,724	11,514	2,453
Brevard County totals (2 credit unions)	4,104	3,071	1,934	530	9,639	14,665	2,917
Broward Postal Credit Union	879	261	499	266	1,905	1,779	365
Broward Schools Credit Union	1,920	1,192	954	417	4,483	5,639	576
City County Credit Union of Fort Lauderdale	748	387	461	198	1,794	1,640	430
Florida Transportation Credit Union	204	56	108	102	470	554	72
Hollywood Municipal Employees Credit Union	269	127	134	88	618	656	(4)
Hollywood Realcu Credit Union	77	31	42	35	185	227	8
Pompano Beach City Employees Credit Union	43	10	29	13	95	44	33
SFMA Credit Union	170	104	113	67	454	177	9
Broward County totals (8 credit unions)	4,310	2,168	2,340	1,186	10,004	10,716	1,489
Calhoun-Liberty Employees Credit Union	135	76	77	0	288	594	208
Calhoun County totals (1 credit union)	135	76	77	0	288	594	208
Clay Electric Employees Credit Union	54	16	25	19	114	245	34
Clay County totals (1 credit union)	54	16	25	19	114	245	34
D.O.T. District 2 Credit Union	189	120	111	73	493	572	28
Columbia County totals (1 credit union)	189	120	111	73	493	572	28
Coral Gables Municipal Credit Union	90	60	45	1	196	174	(1)
Dade County Employees' Credit Union	1,774	1,035	919	743	4,471	6,016	518
Doctors' Hospital Employees Credit Union	24	2	22	27	75	14	1
Electricians Local 349 Credit Union	95	31	67	(4)	189	318	8
Florida Industries Credit Union	331	130	147	62	670	594	45
Hospital Employees Credit Union	42	13	17	17	89	132	24
Lawyers Credit Union	152	77	78	5	312	740	203
MacNeill Employees Credit Union	5	3	7	10	25	54	0
Mercy Credit Union	189	29	49	77	344	428	40
Miami Postal Service Credit Union	1,215	702	363	380	2,660	1,824	41
Peoples Credit Union	424	217	235	104	980	957	43
Printing Industry of South Fla. Credit Union	43	4	25	25	97	39	9
Shaw-Ross Employees Credit Union	0	3	12	18	33	35	16
Ukrainian-American Credit Union	0	24	25	5	54	189	26
Universal Service Credit Union	207	117	174	42	540	445	111
University Credit Union	615	302	161	39	1,117	1,847	419
Vernon Brodt Memorial Credit Union	8	0	4	2	14	4	0
Dade County totals (17 credit unions)	5,214	2,749	2,350	1,553	11,866	13,810	1,503

REPORT OF INCOME
STATE-CHARTERED CREDIT UNIONS
AS OF DECEMBER 31, 1990
(All amounts are in thousands)

Name	Interest On Loans	Less Interest Refunded	Income On Invest.	Inc. (Loss) On Trading Securities	Fee Income	Other Operating Income	Total Gross Income
Baptist Medical Center Credit Union	364	0	38	0	32	24	458
Design Professionals Credit Union	246	0	41	0	46	0	333
Diesel Electric Credit Union	82	0	12	0	1	0	95
Educational Community Credit Union	8,996	0	2,382	0	1,732	85	13,195
Florida Baptist Credit Union	981	0	188	0	67	20	1,256
Florida Telco Credit Union	9,344	0	3,445	0	347	0	13,136
Government Employees Credit Union of Florida	3,908	0	667	0	653	163	5,391
Health Services Credit Union	1,234	0	467	0	182	3	1,886
I.L.A.I. Employees Credit Union	427	0	130	0	98	17	672
Jacksonville City Hall Credit Union	296	42	117	0	0	0	371
Jacksonville Firemen's Credit Union	2,698	3	294	0	102	0	3,091
Jacksonville O-I Credit Union	453	0	45	0	0	0	498
Jax. Postal & Professional Credit Union	2,545	0	783	0	26	81	3,435
Jax. Utilities Employees Credit Union	720	56	301	0	0	0	965
Jax Police Credit Union	2,530	0	401	0	84	49	3,064
J.E.B. Credit Union	350	0	208	0	13	0	571
Plumbers & Pipefitters Local 234 Credit Union	25	0	1	0	1	0	27
Seaboard Employees Credit Union	4,238	0	989	0	203	72	5,502
Stan-O-Jax Credit Union	41	0	14	0	0	0	55
State Employees Credit Union	4,438	0	1,708	0	624	0	6,770
Unijax Credit Union	505	0	35	0	0	13	553
Duval County totals (21 credit unions)	44,421	101	12,266	0	4,211	527	61,324
Central Credit Union of Florida	1,638	0	590	0	433	0	2,661
Education Credit Union of Northwest Florida	4,196	0	1,398	0	445	17	6,056
Escambia County Employees Credit Union	1,054	0	236	0	98	11	1,399
Gulf Power Employees Credit Union	910	0	216	0	49	0	1,175
Monsanto Employees Credit Union	9,136	225	1,940	0	282	23	11,156
Escambia County totals (5 credit unions)	16,934	225	4,380	0	1,307	51	22,447
F.S.H. Employees Credit Union	2,287	0	188	0	202	0	2,677
Niagara Lockport Credit Union	84	0	12	0	0	1	97
Gadsden County totals (2 credit unions)	2,371	0	200	0	202	1	2,774
Affiliated of Florida Inc. Credit Union	155	0	68	0	22	11	256
Central Life Employees Credit Union	3	0	9	0	0	0	12
Electricians Local 915 Credit Union	1,346	0	521	0	55	6	1,928
Florida Central Credit Union	5,072	0	1,680	0	819	0	7,571
Florida West Coast Credit Union	888	0	187	0	137	6	1,218
Hillsborough Social Agencies Credit Union	113	0	6	0	2	9	130
Sears West Coast Credit Union	164	0	199	0	0	0	363
Tampa Tribune Employees Credit Union	87	0	3	0	0	3	93
Transportation and Industry Credit Union	687	0	198	0	112	18	1,015
Hillsborough County totals (9 credit unions)	8,515	0	2,871	0	1,147	53	12,586
Holmes-Washington Teachers Credit Union	423	0	97	0	0	1	521
Holmes County totals (1 credit union)	423	0	97	0	0	1	521
Jackson County Teachers Credit Union	600	0	94	0	16	1	711
Sunland Credit Union	218	0	24	0	0	20	262
Jackson County totals (2 credit unions)	818	0	118	0	16	21	973
Jefferson County Teachers Credit Union	209	0	54	0	0	5	268
Jefferson County totals (1 credit union)	209	0	54	0	0	5	268
Golden Gem Credit Union	22	0	20	0	0	1	43
Lake County Schools Credit Union	740	0	583	0	91	20	1,434
United Employees Credit Union of Florida	1,685	0	134	0	175	0	1,994
Lake County totals (3 credit unions)	2,447	0	737	0	266	21	3,471

REPORT OF INCOME
STATE-CHARTERED CREDIT UNIONS
December 31, 1990
(All amounts are in thousands)

Name	Salaries & Benefits	Office Expense	Misc. Operating Expense	Loan Loss Provision	Total Operating Expense	Cost Of Funds	Net Income
Baptist Medical Center Credit Union	81	49	53	55	238	207	13
Design Professionals Credit Union	64	27	62	18	171	140	22
Diesel Electric Credit Union	2	3	19	2	26	50	19
Educational Community Credit Union	2,144	2,105	740	799	5,788	5,994	1,413
Florida Baptist Credit Union	164	105	100	79	448	705	103
Florida Telco Credit Union	2,021	621	914	938	4,494	7,654	988
Government Employees Credit Union of Florida	1,232	714	857	148	2,951	2,234	206
Health Services Credit Union	488	221	96	84	889	788	209
I.L.A.I. Employees Credit Union	158	23	98	71	350	281	41
Jacksonville City Hall Credit Union	75	5	48	0	128	197	46
Jacksonville Firemen's Credit Union	427	166	425	13	1,031	1,832	228
Jacksonville O-I Credit Union	97	23	47	14	181	275	42
Jax. Postal & Professional Credit Union	579	342	193	250	1,364	1,936	135
Jax. Utilities Employees Credit Union	172	60	83	47	362	550	53
Jax Police Credit Union	539	191	333	54	1,117	1,819	128
J.E.B. Credit Union	122	63	79	4	268	303	0
Plumbers & Pipefitters Local 234 Credit Union	13	1	6	3	23	0	4
Seaboard Employees Credit Union	717	667	525	84	1,993	2,965	544
Stan-O-Jax Credit Union	13	4	17	3	37	21	(3)
State Employees Credit Union	958	739	691	62	2,450	3,382	938
Unijax Credit Union	114	33	38	19	204	315	34
Duval County totals (21 credit unions)	10,180	6,162	5,424	2,747	24,513	31,648	5,163
Central Credit Union of Florida	545	611	94	70	1,320	1,159	182
Education Credit Union of Northwest Florida	1,068	819	399	194	2,480	3,137	439
Escambia County Employees Credit Union	171	154	118	72	515	803	81
Gulf Power Employees Credit Union	201	85	117	34	437	673	65
Monsanto Employees Credit Union	1,274	937	363	544	3,118	7,077	961
Escambia County totals (5 credit unions)	3,259	2,606	1,091	914	7,870	12,849	1,728
F.S.H. Employees Credit Union	263	173	270	256	962	1,363	352
Niagara Lockport Credit Union	12	6	12	5	35	53	9
Gadsden County totals (2 credit unions)	275	179	282	261	997	1,416	361
Affiliated of Florida Inc. Credit Union	48	36	64	24	172	124	(40)
Central Life Employees Credit Union	7	2	3	2	14	0	(2)
Electricians Local 915 Credit Union	246	88	175	12	521	1,314	93
Florida Central Credit Union	1,566	941	861	293	3,661	3,017	893
Florida West Coast Credit Union	254	168	89	9	520	531	167
Hillsborough Social Agencies Credit Union	32	10	19	13	74	45	11
Sears West Coast Credit Union	65	6	15	4	90	239	34
Tampa Tribune Employees Credit Union	30	4	11	2	47	24	22
Transportation and Industry Credit Union	269	137	111	149	666	385	(36)
Hillsborough County totals (9 credit unions)	2,517	1,392	1,348	508	5,765	5,679	1,142
Holmes-Washington Teachers Credit Union	58	8	67	5	138	320	63
Holmes County totals (1 credit union)	58	8	67	5	138	320	63
Jackson County Teachers Credit Union	89	26	75	10	200	374	137
Sunland Credit Union	42	5	27	1	75	139	48
Jackson County totals (2 credit unions)	131	31	102	11	275	513	185
Jefferson County Teachers Credit Union	60	11	39	5	115	153	0
Jefferson County totals (1 credit union)	60	11	39	5	115	153	0
Golden Gem Credit Union	0	1	8	13	22	29	(8)
Lake County Schools Credit Union	248	100	111	16	475	877	82
United Employees Credit Union of Florida	311	202	200	142	855	951	188
Lake County totals (3 credit unions)	559	303	319	171	1,352	1,857	262

REPORT OF INCOME
STATE-CHARTERED CREDIT UNIONS
AS OF DECEMBER 31, 1990
(All amounts are in thousands)

Name	Interest On Loans	Less Interest Refunded	Income On Invest.	Inc. (Loss) On Trading Securities	Fee Income	Other Operating Income	Total Gross Income
Lee County Mosquito Control Credit Union	21	0	3	0	0	0	24
Lee County Postal Employees Credit Union	147	0	11	0	0	5	163
Southwest Florida Credit Union	694	0	80	0	90	27	891
Lee County totals (3 credit unions)	862	0	94	0	90	32	1,078
Dept. of Highway Safety & Motor Vehicles Credit Union	2,209	0	228	0	0	123	2,560
Department of Transportation Credit Union	1,846	0	184	0	86	10	2,126
First Financial Credit Union of Florida	570	0	128	0	74	0	772
Fla. Home Builders Association Credit Union	158	0	56	0	44	14	272
Florida Rural Electric Credit Union	623	0	153	0	7	29	812
Florida State University Credit Union	1,409	0	225	0	328	55	2,017
Forestry and Conservation Credit Union	429	0	159	0	30	0	618
North Florida Education Credit Union	5,356	0	456	0	914	380	7,106
Sunshine State Credit Union	2,670	0	369	0	313	67	3,419
Leon County totals (9 credit unions)	15,270	0	1,958	0	1,796	678	19,702
Madison Education Association Credit Union	83	0	16	0	0	2	101
Madison County totals (1 credit union)	83	0	16	0	0	2	101
Certified Grocers of Florida Inc. Credit Union	229	0	34	0	0	4	267
Marion County Credit Union	1,303	0	131	0	63	6	1,503
Ocala City Employees Credit Union	344	0	5	0	33	0	382
Marion County totals (3 credit unions)	1,876	0	170	0	96	10	2,152
Martin County Teachers Credit Union	289	0	92	0	24	0	405
Martin County totals (1 credit union)	289	0	92	0	24	0	405
Container Mutual Credit Union	540	0	501	0	0	8	1,049
Nassau County Teachers Credit Union	159	0	28	0	0	1	188
Nassau County totals (2 credit unions)	699	0	529	0	0	9	1,237
City of Ft. Walton Bch. Employees Credit Union	106	0	8	0	2	1	117
Okaloosa County totals (1 credit union)	106	0	8	0	2	1	117
Florida Hospital Credit Union	919	0	317	0	0	20	1,256
F.R.S.A. Credit Union	165	0	120	0	36	2	323
Orlando Postal Service Credit Union	1,140	0	331	0	0	7	1,478
Orange County totals (3 credit unions)	2,224	0	768	0	36	29	3,057
City Employees Credit Union	326	0	79	0	31	5	441
Federal Employees Credit Union	1,847	0	1,610	0	0	201	3,658
F.C.D. Employees Credit Union	228	0	52	0	23	3	306
Lake Worth Credit Union	227	0	18	0	0	6	251
PGA Credit Union	775	0	86	0	34	54	949
Rinker Credit Union	246	0	155	0	2	0	403
The Credit Union of Palm Beach County	1,660	0	494	0	455	0	2,609
Palm Beach County totals (7 credit unions)	5,309	0	2,494	0	545	269	8,617
Celebration Mission Council Credit Union	107	0	1	0	5	0	113
City-County Employees Credit Union	522	0	217	0	0	5	744
Eckerd Employees' Credit Union	1,323	0	327	0	0	185	1,835
Pinellas County Teachers Credit Union	8,407	0	5,358	0	1,070	334	15,169
St. Pete. Municipal Employees Credit Union	1,425	0	665	0	0	45	2,135
St. Petersburg Postal Employees Credit Union	579	0	180	0	46	1	806
UPCO Postal Employees Credit Union	1,785	0	961	0	245	0	2,991
Pinellas County totals (7 credit unions)	14,148	0	7,709	0	1,366	570	23,793

REPORT OF INCOME
STATE-CHARTERED CREDIT UNIONS
December 31, 1990
(All amounts are in thousands)

Name	Salaries & Benefits	Office Expense	Misc. Operating Expense	Loan Loss Provision	Total Operating Expense	Cost Of Funds	Net Income
Lee County Mosquito Control Credit Union	0	0	5	0	5	16	3
Lee County Postal Employees Credit Union	36	10	10	3	59	86	18
Southwest Florida Credit Union	255	178	133	38	604	290	(3)
Lee County totals (3 credit unions)	291	188	148	41	668	392	18
Dept. of Highway Safety & Motor Vehicles Credit Union	550	222	253	168	1,193	1,371	(4)
Department of Transportation Credit Union	377	93	233	62	765	1,192	169
First Financial Credit Union of Florida	179	123	114	63	479	306	(13)
Fla. Home Builders Association Credit Union	79	37	61	4	181	87	4
Florida Rural Electric Credit Union	82	38	109	27	256	487	69
Florida State University Credit Union	403	291	215	230	1,139	744	134
Forestry and Conservation Credit Union	104	37	77	14	232	369	17
North Florida Education Credit Union	1,573	1,344	417	300	3,634	3,349	123
Sunshine State Credit Union	608	362	363	453	1,786	1,623	10
Leon County totals (9 credit unions)	3,955	2,547	1,842	1,321	9,665	9,528	509
Madison Education Association Credit Union	8	6	10	0	24	50	27
Madison County totals (1 credit union)	8	6	10	0	24	50	27
Certified Grocers of Florida Inc. Credit Union	65	16	24	12	117	120	30
Marion County Credit Union	297	161	150	111	719	699	85
Ocala City Employees Credit Union	90	28	53	30	201	173	8
Marion County totals (3 credit unions)	452	205	227	153	1,037	992	123
Martin County Teachers Credit Union	84	30	34	8	156	186	63
Martin County totals (1 credit union)	84	30	34	8	156	186	63
Container Mutual Credit Union	70	32	118	0	220	780	49
Nassau County Teachers Credit Union	50	13	23	0	86	85	17
Nassau County totals (2 credit unions)	120	45	141	0	306	865	66
City of Ft. Walton Bch. Employees Credit Union	31	11	8	3	53	50	14
Okaloosa County totals (1 credit union)	31	11	8	3	53	50	14
Florida Hospital Credit Union	119	37	82	67	305	790	161
F.R.S.A. Credit Union	83	39	45	14	181	145	(3)
Orlando Postal Service Credit Union	293	154	80	36	563	809	106
Orange County totals (3 credit unions)	495	230	207	117	1,049	1,744	264
City Employees Credit Union	114	56	59	14	243	180	18
Federal Employees Credit Union	410	351	191	60	1,012	2,482	164
F.C.D. Employees Credit Union	82	16	64	19	181	116	9
Lake Worth Credit Union	34	15	29	3	81	88	82
PGA Credit Union	171	60	112	59	402	507	40
Rinker Credit Union	91	15	44	14	164	213	26
The Credit Union of Palm Beach County	729	241	393	279	1,642	874	93
Palm Beach County totals (7 credit unions)	1,631	754	892	448	3,725	4,460	432
Celebration Mission Council Credit Union	18	12	20	8	58	50	5
City-County Employees Credit Union	71	49	45	3	168	492	84
Eckerd Employees' Credit Union	346	199	203	64	812	869	154
Pinellas County Teachers Credit Union	2,496	1,666	1,284	1,113	6,559	8,276	334
St. Pete. Municipal Employees Credit Union	354	111	299	96	860	1,059	216
St. Petersburg Postal Employees Credit Union	126	73	137	64	400	446	(40)
UPCO Postal Employees Credit Union	443	173	257	48	921	1,899	171
Pinellas County totals (7 credit unions)	3,854	2,283	2,245	1,396	9,778	13,091	924

REPORT OF INCOME
STATE-CHARTERED CREDIT UNIONS
AS OF DECEMBER 31, 1990
(All amounts are in thousands)

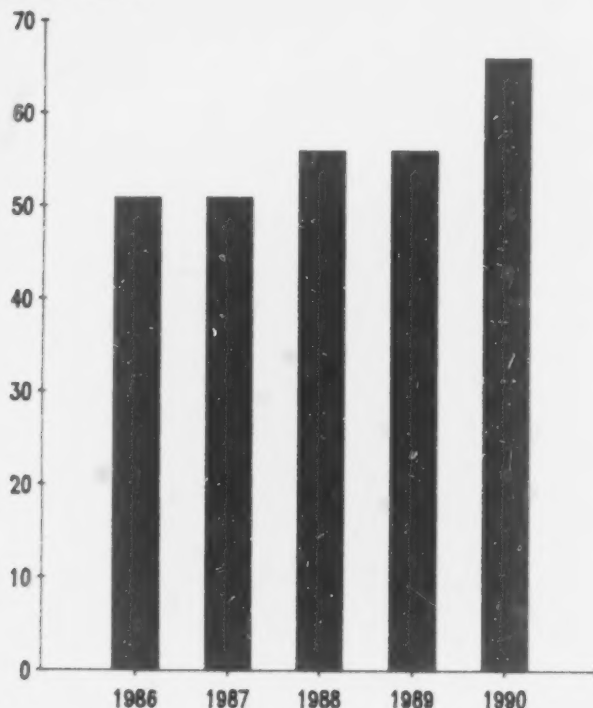
Name	Interest On Loans	Less Interest Refunded	Income On Invest.	Inc. (Loss) On Trading Securities	Fee Income	Other Operating Income	Total Gross Income
Citrusville Credit Union	71	0	43	0	7	0	121
Day Star Members Credit Union	9	0	7	0	1	0	17
First District DOT Employees Credit Union	460	0	134	0	2	1	597
Fla. Conference United Methodist Credit Union	385	0	54	0	18	0	457
F.M.C. Employees Credit Union	128	0	23	4	0	0	155
Imperial Polk Employees Credit Union	545	0	123	0	31	0	699
Lakeland Community Credit Union	1,439	0	228	0	201	39	1,907
Waverly Florida Credit Union	15	0	11	0	1	0	27
Polk County totals (8 credit unions)	3,052	0	623	4	261	40	3,980
Putnam County Teachers Credit Union	1,028	0	60	0	152	16	1,256
Putnam County totals (1 credit union)	1,028	0	60	0	152	16	1,256
Cyanamid Employees Credit Union	482	0	331	0	0	11	824
ECCO Credit Union	460	0	170	0	0	1	631
Santa Rosa County totals (2 credit unions)	942	0	501	0	0	12	1,455
Fairchild Sarasota Credit Union	72	0	23	0	5	0	100
Sarasota Coastal Credit Union	3,323	0	1,037	0	340	206	4,906
Sarasota County Medical Credit Union	1,139	0	259	0	101	28	1,527
Sarasota Municipal Employees Credit Union	566	0	443	0	1	5	1,015
West Coast Federal Employees Credit Union	1,077	0	228	0	79	42	1,426
Sarasota County totals (5 credit unions)	6,177	0	1,990	0	526	281	8,974
St. Johns County Teachers Credit Union	509	0	208	0	52	2	771
St. Johns County totals (1 credit union)	509	0	208	0	52	2	771
Coastal Credit Union	147	0	18	0	16	5	186
Fort Pierce City Employees Credit Union	453	0	52	0	8	1	514
St. Lucie County Employees Credit Union	192	0	51	0	7	2	252
St. Lucie County totals (3 credit unions)	792	0	121	0	31	8	952
Tree Capital Credit Union	564	0	74	0	65	12	715
Taylor County totals (1 credit union)	564	0	74	0	65	12	715
Daytona News Journal Credit Union	53	0	23	0	3	0	79
D.O.T. District 5 Credit Union	210	0	32	0	0	0	242
Sherwood Medical Employees' Credit Union	337	0	149	0	3	13	502
Sun Coast Credit Union	1,345	0	201	0	136	36	1,718
Volusia County totals (4 credit unions)	1,945	0	405	0	142	49	2,541
Fla. D. O. T. District 3 Credit Union	889	0	134	0	36	7	1,066
Washington County totals (1 credit union)	889	0	134	0	36	7	1,066
State Totals	189,188	398	63,202	6	19,669	4,821	276,488

REPORT OF INCOME
STATE-CHARTERED CREDIT UNIONS
December 31, 1990
(All amounts are in thousands)

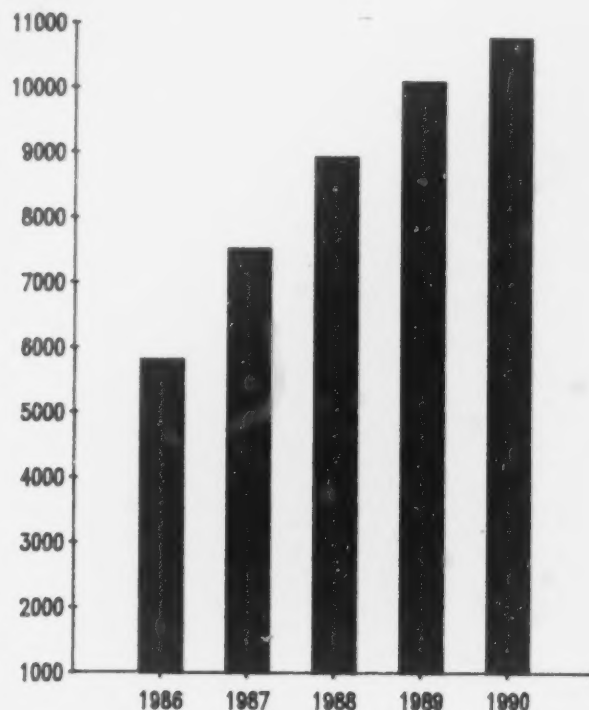
Name	Salaries & Benefits	Office Expense	Misc. Operating Expense	Loan Loss Provision	Total Operating Expense	Cost Of Funds	Net Income
Citrusville Credit Union	43	8	19	27	97	43	(19)
Day Star Members Credit Union	0	1	2	0	3	7	7
First District DOT Employees Credit Union	105	22	70	40	237	335	25
Fla. Conference United Methodist Credit Union	82	30	75	25	212	215	30
F.M.C. Employees Credit Union	32	6	32	6	76	75	4
Imperial Polk Employees Credit Union	113	69	65	29	276	341	82
Lakeland Community Credit Union	390	151	266	404	1,211	851	(155)
Waverly Florida Credit Union	1	2	7	4	14	13	0
Polk County totals (8 credit unions)	766	289	536	535	2,126	1,880	(26)
Putnam County Teachers Credit Union	296	77	117	31	521	534	201
Putnam County totals (1 credit union)	296	77	117	31	521	534	201
Cyanamid Employees Credit Union	108	32	88	0	228	572	24
ECCO Credit Union	62	34	49	4	149	387	95
Santa Rosa County totals (2 credit unions)	170	66	137	4	377	959	119
Fairchild Sarasota Credit Union	33	4	12	0	49	38	13
Sarasota Coastal Credit Union	968	834	261	218	2,281	2,185	440
Sarasota County Medical Credit Union	189	101	146	18	454	946	127
Sarasota Municipal Employees Credit Union	80	27	48	19	174	735	106
West Coast Federal Employees Credit Union	238	203	148	45	634	725	67
Sarasota County totals (5 credit unions)	1,508	1,169	615	300	3,592	4,629	753
St. Johns County Teachers Credit Union	140	120	60	40	360	385	26
St. Johns County totals (1 credit union)	140	120	60	40	360	385	26
Coastal Credit Union	66	21	26	55	168	62	(44)
Fort Pierce City Employees Credit Union	83	38	103	46	270	280	(36)
St. Lucie County Employees Credit Union	46	7	52	21	126	127	(1)
St. Lucie County totals (3 credit unions)	195	66	181	122	564	469	(81)
Tree Capital Credit Union	157	57	95	30	339	357	19
Taylor County totals (1 credit union)	157	57	95	30	339	357	19
Daytona News Journal Credit Union	15	3	15	5	38	30	11
D.O.T. District 5 Credit Union	23	6	33	16	78	147	17
Sherwood Medical Employees' Credit Union	47	9	52	18	126	305	71
Sun Coast Credit Union	392	347	104	149	992	668	58
Volusia County totals (4 credit unions)	477	365	204	188	1,234	1,150	157
Fla. D. O. T. District 3 Credit Union	119	37	148	54	358	588	120
Washington County totals (1 credit union)	119	37	148	54	358	588	120
State Totals	47,819	28,618	24,744	13,971	115,152	141,952	19,384

INTERNATIONAL AGENCIES & REPRESENTATIVE OFFICES

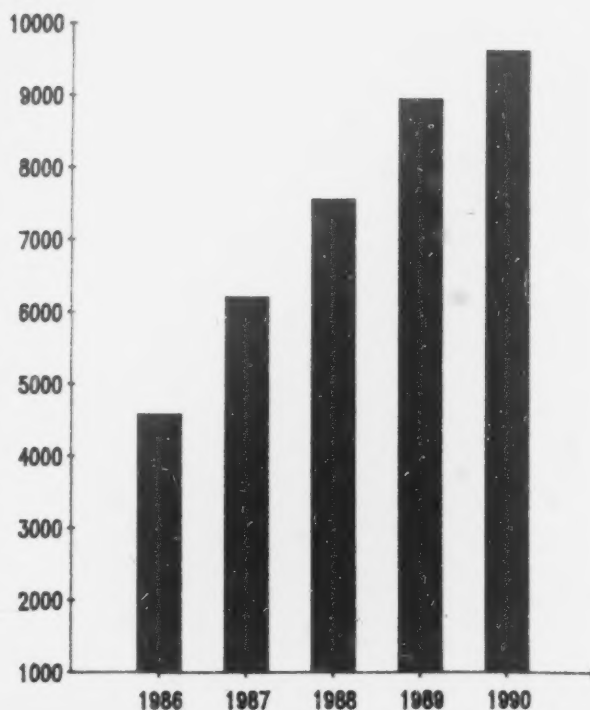
AGENCIES AND REPRESENTATIVE OFFICES
NUMBER OF OFFICES



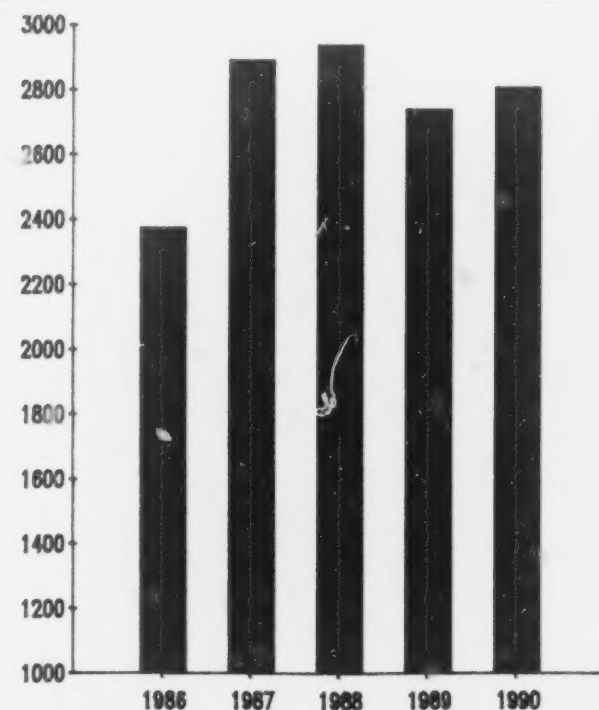
ASSETS
\$ MILLIONS



DEPOSITS
\$ MILLIONS



LOANS
\$ MILLIONS



**CHANGES IN NUMBER OF STATE LICENSED INTERNATIONAL BANK AGENCIES, REPRESENTATIVE OFFICES AND
ADMINISTRATIVE OFFICES**

December 31, 1989

Total number of state licensed international bank agencies, representative offices and administrative offices	56
New offices opened	+11
Offices closed	-1
Net Change	+10

December 31, 1990

Total number of state licensed international bank agencies, representative offices and administrative offices	66
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STATE LICENSED INTERNATIONAL BANK AGENCIES CLOSED

No international bank agencies closed during 1990.

STATE LICENSED INTERNATIONAL REPRESENTATIVE OFFICES CLOSED

36 Lloyds Bank PLC, Tampa, Florida, closed on March 1, 1990.

STATE LICENSED INTERNATIONAL ADMINISTRATIVE OFFICES CLOSED

No international administrative offices closed during 1990.

NEW STATE LICENSED INTERNATIONAL BANK AGENCIES OPENED

72	Banco Hispano Americano, S.A., Miami, Florida, opened on February 5, 1990.
73	The Daiwa Bank, Limited, Miami, Florida, opened on March 1, 1990.
74	The Daiwa Bank, Limited, Tampa, Florida, opened on March 1, 1990.
77	Korea Exchange Bank, Miami, Florida, opened on July 12, 1990.
78	Barclays Bank PLC, Miami, Florida, opened on July 2, 1990.
82	Banco Union, S.A.C.A., Miami, Florida, opened on November 1, 1990.

NEW STATE LICENSED INTERNATIONAL BANK REPRESENTATIVE OFFICES OPENED

76	United Overseas Bank (Banque Unie Pour Les Pays D'Outre-Mer), Miami, Florida, opened on April 17, 1990.
79	Tyndall Bank International Limited, Miami, Florida, opened on October 17, 1990.
80	The Bank of Nova Scotia, Miami, Florida, opened on October 22, 1990.
81	Banco Boavista, S.A., Miami, Florida, opened on October 24, 1990.

NEW STATE LICENSED INTERNATIONAL BANK ADMINISTRATIVE OFFICES OPENED

75	Banco Exterior de los Andes y de Espana, S.A., Miami, Florida, opened on April 2, 1990.
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STATE CHARTERED INTERNATIONAL BANK REPRESENTATIVE OFFICES AS OF DECEMBER 31, 1990

No.	Name	Date Opened
18	Credit Suisse	01/03/81
27	Dresdner Bank A.G.	02/16/82
52	The Fuji Bank Limited	09/23/84
53	Banque Audi (Suisse) S.A.	07/01/85
58	Banco Herrero, S.A.	10/01/87
60	Bank of Scotland	01/25/88
61	The British Linen Bank Limited	01/25/88
63	Bank Cantrade, Limited	10/03/88
65	Banco General (Overseas), Inc.	11/01/88
66	Towerbank, Ltd.	11/18/88
67	Banorte-Banco Nacional do Norte, S.A.	05/08/89
69	Merrill Lynch Bank & Trust Co. (Cayman) Ltd.	07/31/89
71	The Royal Bank of Canada (Suisse)	10/13/89
76	United Overseas Bank	
	(Banque Unie Pour Les Pays D'Outre-Mer)	04/17/90
79	Tyndall Bank International Limited	10/17/90
80	The Bank of Nova Scotia	10/22/90
81	Banco Boavista, S.A.	10/24/90

STATE LICENSED INTERNATIONAL BANK ADMINISTRATIVE OFFICES AS OF DECEMBER 31, 1990

No.	Name	Date Opened
64	Bank Hapoalim, B.M.	10/24/88
70	Merrill Lynch Bank & Trust Co. (Cayman) Limited	07/31/89
75	Banco Exterior de los Andes y de Espana, S.A.	04/02/90

INTERNATIONAL BANK AGENCIES OPERATING IN FLORIDA

COMPARATIVE STATEMENT OF ASSETS

(All amounts are in thousands)

Cert. Number	Name	Date Opened Or Converted	Total Assets		Percent Change
		1990	1989		
01	Israel Discount Bank Ltd.	01/26/78	210,966	211,812	-0.40%
02	Bank Leumi le-Israel, B.M.	02/27/78	350,426	317,698	10.30%
04	Standard Chartered Bank	03/01/78	53,625	77,023	-30.38%
05	Bank Hapoalim, B.M.	07/01/78	160,352	150,673	6.42%
06	Lloyds Bank PLC	07/17/78	445,556	404,261	10.21%
07	Banco Real, S.A.	10/03/78	75,085	165,435	-54.61%
09	Banco Santander	01/15/79	11,672	4,257	174.18%
10	Banco do Estado de Sao Paulo, S.A.	01/31/79	405,890	239,121	69.74%
11	Banco do Brasil, S.A.	07/05/79	109,704	162,372	-32.44%
12	Banco Exterior de Espana	07/27/79	233,730	206,243	13.33%
14	Banco Bilbao Vizcaya, S.A.	01/02/80	280,740	227,197	23.57%
15	Banco de la Nacion Argentina	06/30/80	111,840	110,681	1.05%
17	Banco Internacional de Costa Rica, S.A.	09/01/83	226,617	207,217	9.36%
19	Credit Suisse	09/01/81	309,308	285,781	8.23%
20	Barclays Bank PLC	02/02/81	1,457,044	943,644	54.41%
22	Banco Industrial de Venezuela, C.A.	06/23/81	57,391	48,439	18.48%
23	Algemene Bank Nederland, N.V.	07/20/81	360,054	303,517	18.63%
24	Deutsch-Sudamerikanische Bank	10/01/81	1,292,873	1,272,909	1.57%
25	Banco Atlantico, S.A.	03/26/87	224,039	184,503	21.43%
28	Credit Lyonnais	02/16/82	100,398	72,737	38.03%
29	Banca Nazionale del Lavoro	02/16/82	275,809	244,429	12.84%
30	B.C.C.I. (Overseas) Limited	03/15/82	18,054	368,658	-95.10%
31	Banque Sudameris	05/18/82	608,245	720,138	-15.54%
32	Banco Nacional, S.A.	07/01/82	136,641	137,190	-0.40%
33	The Bank of Tokyo, Ltd.	07/01/82	411,198	297,988	37.99%
35	Banco Espanol de Credito, S.A.	09/28/82	74,890	75,319	-0.57%
37	Banco Central, S.A.	12/01/82	66,536	63,803	4.28%
39	Banco Mercantil, S.A.C.A.	03/03/83	342,845	373,876	-8.30%
41	American Express Bank Ltd.	03/28/83	15,330	28,249	-45.73%
44	Vereins-und Westbank AG	11/01/83	523,482	601,636	-12.99%
45	Royal Bank of Canada	12/15/83	710,889	641,243	10.86%
47	Banco Ganadero, S.A.	01/03/84	168,330	157,151	7.11%
48	Banque Nationale de Paris	03/26/84	174,831	125,365	39.46%
54	Atlantic Security Bank	08/20/86	71,814	116,633	-38.43%
55	Banco Portugues do Atlantico, E.P.	07/01/86	79,751	47,171	69.07%
56	Banco del Pichincha, C.A.	12/08/86	96,264	97,081	-0.84%
57	Banco Popular de Puerto Rico	03/31/87	167	228	-26.75%
59	Swiss Bank Corporation	12/01/87	277,082	317,698	-12.78%
62	Banco Exterior de los Andes y de Espana, S.A.	10/03/88	152,868	99,387	53.81%
68	Banco Mercantil, S.A.C.A. (CG)	05/22/89	0	0	NA
72	Banco Hispano Americano, S.A.	02/05/90	37,826	0	NA
73	The Daiwa Bank, Limited (Miami)	03/01/90	0	0	NA
74	The Daiwa Bank, Limited (Tampa)	03/01/90	0	0	NA
77	Korea Exchange Bank	07/12/90	15,651	0	NA
78	Barclays Bank PLC	07/02/90	0	0	NA
82	Banco Union, S.A.C.A.	11/01/90	55,424	0	NA
TOTALS			10,791,237	10,108,763	6.75%

INTERNATIONAL BANK AGENCIES OPERATING IN FLORIDA

COMPARATIVE STATEMENT OF CONDITION

(All amounts are in thousands)

	December 31, 1990	December 31, 1989	Percent Change
ASSETS			
CASH & DUE FROM DEPOSITORY INSTITUTIONS	2,197,681	1,630,157	34.81%
U.S. TREASURY SECURITIES	15,451	14,471	6.77%
OBLIGATIONS OF OTHER U.S. GOVERNMENT AGENCIES & CORPORATIONS	68,277	56,187	21.52%
OTHER BONDS, NOTES, DEBENTURES & CORPORATE STOCK	78,227	165,429	-52.71%
FEDERAL FUNDS SOLD & SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	318,589	404,320	-21.20%
TOTAL LOANS	2,810,845	2,741,898	2.51%
CUSTOMERS LIABILITY ON ACCEPTANCES OUTSTANDING	227,952	180,598	26.22%
OTHER ASSETS	126,014	164,815	-23.54%
TOTAL CLAIMS ON NONRELATED PARTIES	5,843,036	5,357,875	9.06%
NET DUE FROM HEAD OFFICE & OTHER RELATED INSTITUTIONS BOTH DOMESTIC & FOREIGN	4,948,201	4,750,888	4.15%
TOTAL ASSETS	10,791,237	10,108,763	6.75%
LIABILITIES			
TOTAL DEPOSITS	9,627,432	8,961,261	7.43%
FEDERAL FUNDS PURCHASED & SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	144,519	124,280	16.29%
OTHER LIABILITIES FOR BORROWED MONEY	392,194	531,758	-26.25%
LIABILITY ON ACCEPTANCES EXECUTED & OUTSTANDING	241,199	188,603	27.89%
OTHER LIABILITIES TO NONRELATED PARTIES	129,597	147,990	-12.43%
TOTAL LIABILITIES TO NONRELATED PARTIES	10,534,941	9,953,892	5.84%
NET DUE TO HEAD OFFICE & OTHER RELATED INSTITUTIONS BOTH DOMESTIC & FOREIGN	256,296	154,871	65.49%
TOTAL LIABILITIES	10,791,237	10,108,763	6.75%

INTERNATIONAL BANK AGENCIES OPERATING IN FLORIDA
COMPARATIVE STATEMENT OF INCOME

(All amounts are in thousands)

	December 31, 1990	December 31, 1989	Percent Change
OPERATING INCOME			
INTEREST & FEES ON LOANS	423,864	441,513	-4.00%
INTEREST ON BALANCES WITH DEPOSITORY INSTITUTIONS	605,687	536,335	12.93%
INCOME ON FEDERAL FUNDS SOLD & SECURITIES			
PURCHASED UNDER AGREEMENTS TO RESELL	90,217	83,571	7.95%
INTEREST ON U.S. TREASURY SECURITIES	1,190	1,395	-14.70%
INTEREST ON OTHER GOVERNMENTAL OBLIGATIONS	5,537	2,247	146.42%
INTEREST ON OTHER BONDS, NOTES & DEBENTURES	12,989	12,147	6.93%
DIVIDENDS ON STOCK	0	8	-100.00%
SERVICE CHARGE INCOME (DOMESTIC)	4,956	4,398	12.69%
OTHER SERVICE CHARGES, COMMISSIONS & FEES	30,726	30,261	1.54%
OTHER INCOME	10,388	8,511	22.05%
TOTAL OPERATING INCOME	1,185,554	1,120,386	5.82%
OPERATING EXPENSES			
SALARIES & EMPLOYEE BENEFITS	59,501	51,748	14.98%
INTEREST ON DEPOSITS	843,306	788,491	6.95%
EXPENSE OF FEDERAL FUNDS PURCHASED & SECURITIES SOLD			
UNDER AGREEMENTS TO REPURCHASE	27,981	31,830	-12.09%
INTEREST ON OTHER BORROWED MONEY	126,824	132,333	-4.16%
NET OCCUPANCY EXPENSE	13,546	12,654	7.05%
FURNITURE & EQUIPMENT EXPENSE	6,418	4,635	38.47%
PROVISION FOR LOAN LOSSES	19,989	17,500	14.22%
OTHER OPERATING EXPENSES	52,195	39,321	32.74%
TOTAL OPERATING EXPENSES	1,149,760	1,078,512	6.61%
INCOME BEFORE TAXES & SECURITIES GAINS (LOSSES)	35,794	41,874	-14.52%
LESS APPLICABLE INCOME TAXES	3,316	2,197	50.93%
INCOME BEFORE SECURITIES GAINS (LOSSES)	32,478	39,677	-18.14%
NET SECURITIES GAINS (LOSSES)	(412)	277	-248.74%
INCOME BEFORE EXTRAORDINARY ITEMS	32,066	39,954	-19.74%
EXTRAORDINARY ITEMS	5,096	(1,409)	461.67%
NET INCOME	37,162	38,545	-3.59%

INTERNATIONAL BANK AGENCIES OPERATING IN FLORIDA

COMPOSITE STATEMENT OF CONDITION

December 31, 1990

(All amounts are in thousands)

	Amount	Percent
ASSETS		
CASH & DUE FROM DEPOSITORY INSTITUTIONS	2,197,681	20.37%
U. S. TREASURY SECURITIES	15,451	0.14%
OBLIGATIONS OF OTHER U.S. GOVERNMENT AGENCIES & CORPORATIONS	68,277	0.63%
OTHER BONDS, NOTES, DEBENTURES & CORPORATE STOCK	78,227	0.72%
FEDERAL FUNDS SOLD & SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	318,589	2.95%
TOTAL LOANS	2,810,845	26.05%
CUSTOMERS LIABILITY ON ACCEPTANCES OUTSTANDING	227,952	2.11%
OTHER ASSETS	126,014	1.18%
TOTAL CLAIMS ON NONRELATED PARTIES	5,843,036	54.15%
NET DUE FROM HEAD OFFICE & OTHER RELATED INSTITUTIONS BOTH DOMESTIC & FOREIGN	4,948,201	45.85%
TOTAL ASSETS	10,791,237	100.00%
LIABILITIES		
TOTAL DEPOSITS	9,627,432	89.22%
FEDERAL FUNDS PURCHASED & SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	144,519	1.34%
OTHER LIABILITIES FOR BORROWED MONEY	392,194	3.63%
LIABILITY ON ACCEPTANCES EXECUTED & OUTSTANDING	241,199	2.24%
OTHER LIABILITIES TO NONRELATED PARTIES	129,597	1.20%
TOTAL LIABILITIES TO NONRELATED PARTIES	10,534,941	97.63%
NET DUE TO HEAD OFFICE & OTHER RELATED INSTITUTIONS BOTH DOMESTIC & FOREIGN	256,296	2.37%
TOTAL LIABILITIES	10,791,237	100.00%

INTERNATIONAL BANK AGENCIES OPERATING IN FLORIDA
COMPOSITE STATEMENT OF INCOME

December 31, 1990

(All amounts are in thousands)

	Amount	Percent
<u>OPERATING INCOME</u>		
INTEREST & FEES ON LOANS	423,864	35.75%
INTEREST ON BALANCES WITH DEPOSITORY INSTITUTIONS	60,7	51.09%
INCOME ON FEDERAL FUNDS SOLD & SECURITIES		
PURCHASED UNDER AGREEMENTS TO RESELL	90,217	7.61%
INTEREST ON U.S. TREASURY SECURITIES	1,190	0.10%
INTEREST ON OTHER GOVERNMENTAL OBLIGATIONS	5,537	0.47%
INTEREST ON OTHER BONDS, NOTES & DEBENTURES	12,989	1.10%
DIVIDENDS ON STOCK	0	0.00%
SERVICE CHARGE INCOME (DOMESTIC)	4,956	0.42%
OTHER SERVICE CHARGES, COMMISSIONS & FEES	30,726	2.59%
OTHER INCOME	10,388	0.87%
TOTAL OPERATING INCOME	1,185,554	100.00%
<u>OPERATING EXPENSES</u>		
SALARIES & EMPLOYEE BENEFITS	59,501	5.02%
INTEREST ON DEPOSITS	843,306	71.13%
EXPENSE OF FEDERAL FUNDS PURCHASED & SECURITIES		
SOLD UNDER AGREEMENTS TO REPURCHASE	27,981	2.36%
INTEREST ON OTHER BORROWED MONEY	126,824	10.70%
NET OCCUPANCY EXPENSE	13,546	1.14%
FURNITURE & EQUIPMENT EXPENSE	6,418	0.54%
PROVISION FOR LOAN LOSSES	19,989	1.69%
OTHER OPERATING EXPENSES	52,195	4.40%
TOTAL OPERATING EXPENSES	1,149,760	96.98%
INCOME BEFORE TAXES & SECURITIES GAINS (LOSSES)	35,794	3.02%
LESS APPLICABLE INCOME TAXES	3,316	0.28%
INCOME BEFORE SECURITIES GAINS (LOSSES)	32,478	2.74%
NET SECURITIES GAINS (LOSSES)	(412)	-0.03%
INCOME BEFORE EXTRAORDINARY ITEMS	32,066	2.71%
EXTRAORDINARY ITEMS	5,096	0.43%
NET INCOME	37,162	3.14%

Note: Percent is a percent of total operating income

REPORT OF CONDITION
STATE-LICENSED FOREIGN BANK AGENCIES

December 31, 1990

(All amounts are in thousands)

Institution	Cash And Due From Depository Institutions	U.S. Treasury Sec.	Other U.S. Gov't. Oblig.	Other Bonds Notes / Stock	Federal Funds Sold & Securities Purchased	Total Loans
Algemene Bank Nederland, N.V.	1,773	0	0	0	0	144,935
American Express Bank Ltd.	103	0	0	0	300	7,113
Atlantic Security Bank	1,304	0	0	0	13,350	53,315
Banca Nazionale del Lavoro	7,527	0	0	0	0	47,155
Banco Atlantico, S.A.	11,461	0	0	0	0	34,531
Banco Bilbao Vizcaya, S.A.	2,899	0	0	5,448	250	90,793
Banco Central, S.A.	1,147	0	0	0	3,200	61,140
Banco de la Nacion Argentina	834	0	0	20,085	0	57,224
Banco del Pichincha, C.A.	18,855	0	0	2,942	36,000	35,856
Banco do Brasil, S.A.	5,452	0	0	0	0	20,530
Banco do Estado de Sao Paulo, S.A.	36,881	0	0	0	0	133,031
Banco Espanol de Credito, S.A.	8,628	0	0	0	0	6,248
Banco Exterior de Espana	102,669	0	12,679	0	2,500	110,238
Banco Exterior de los Andes y de Espana	33,073	200	4,889	498	24,100	53,737
Banco Ganadero, S.A.	2,350	12,073	142	7,550	1,300	91,529
Banco Hispano Americano, S.A.	1,094	0	0	0	1,535	28,391
Banco Industrial de Venezuela, C.A.	4,989	675	0	0	28,500	22,594
Banco Internacional de Costa Rica, S.A.	83,012	0	3,104	0	48,000	82,380
Banco Mercantil, S.A.C.A.	94,405	1,500	2,104	3,967	8,800	74,215
Banco Mercantil, S.A.C.A. (CG)	0	0	0	0	0	0
Banco Nacional, S.A.	3,218	0	0	0	3,900	7,614
Banco Popular de Puerto Rico	0	0	0	0	0	0
Banco Portugues do Atlantico, E.P.	21,157	0	34,000	0	0	23,569
Banco Real, S.A.	2,779	0	0	0	25,300	3,978
Banco Santander	57	0	0	0	0	11,303
Banco Union, S.A.C.A.	16,895	0	4,014	0	1,000	16,066
Bank Hapoalim, B.M.	127,462	0	0	0	0	31,650
Bank Leumi le-Israel, B.M.	158,155	0	7,345	33,111	0	58,877
Banque Nationale de Paris	2,293	0	0	0	20,000	43,056
Banque Sudameris	45,654	0	0	0	47,000	91,893
Barclays Bank PLC	25,818	0	0	0	0	518,080
Barclays Bank PLC (Miami)	0	0	0	0	0	0
B.C.C.I. (Overseas) Limited	0	0	0	0	18,054	0
Credit Lyonnais	184	0	0	0	0	4,923
Credit Suisse	6,687	0	0	2,380	0	71,977
Deutsch-Sudamerikanische Bank	816,733	0	0	0	35,000	199,407
Israel Discount Bank Ltd.	131,409	1,003	0	2,246	500	27,418
Korea Exchange Bank	1,728	0	0	0	0	13,170
Lloyds Bank PLC	15,478	0	0	0	0	4,255
Standard Chartered Bank	1,609	0	0	0	0	47,303
Swiss Bank Corporation	2,751	0	0	0	0	6,751
The Bank of Tokyo, Ltd.	8,072	0	0	0	0	197,394
The Daiwa Bank, Ltd. (Miami)	0	0	0	0	0	0
The Daiwa Bank, Ltd. (Tampa)	0	0	0	0	0	0
The Royal Bank of Canada	23,167	0	0	0	0	175,118
Vereins- und Westbank AG	367,919	0	0	0	0	102,088
TOTALS	2,197,681	15,451	68,277	78,227	318,589	2,810,845

**REPORT OF CONDITION
STATE-LICENSED FOREIGN BANK AGENCIES**

December 31, 1990

(All amounts are in thousands)

Institution	Customer Liability Acceptances Outstanding	Other Assets	Claims On Non- Related Parties	Net Due From Head Office And Related Institutions	Total Assets
Algemene Bank Nederland, N.V.	262	2,393	149,363	210,691	360,054
American Express Bank Ltd.	0	379	7,895	7,435	15,330
Atlantic Security Bank	778	3,067	71,814	0	71,814
Banca Nazionale del Lavoro	0	2,526	57,208	218,601	275,809
Banco Atlantico, S.A.	3,150	3,074	52,216	171,823	224,039
Banco Bilbao Vizcaya, S.A.	102	3,502	102,994	177,746	280,740
Banco Central, S.A.	0	1,049	66,536	0	66,536
Banco de la Nacion Argentina	693	521	79,357	32,483	111,840
Banco del Pichincha, C.A.	1,379	1,232	96,264	0	96,264
Banco do Brasil, S.A.	0	526	26,508	83,196	109,704
Banco do Estado de Sao Paulo, S.A.	9,550	4,664	184,126	221,764	405,890
Banco Espanol de Credito, S.A.	0	493	15,369	59,521	74,890
Banco Exterior de Espana	358	5,286	233,730	0	233,730
Banco Exterior de los Andes y de Espana	428	1,608	118,533	34,335	152,868
Banco Ganadero, S.A.	0	2,248	117,192	51,138	168,330
Banco Hispano Americano, S.A.	5,754	1,052	37,826	0	37,826
Banco Industrial de Venezuela, C.A.	0	633	57,391	0	57,391
Banco Internacional de Costa Rica, S.A.	8,300	1,821	226,617	0	226,617
Banco Mercantil, S.A.C.A.	5,431	4,358	194,780	148,065	342,845
Banco Mercantil, S.A.C.A. (CG)	0	0	0	0	0
Banco Nacional, S.A.	0	572	15,304	121,337	136,641
Banco Popular de Puerto Rico	0	167	167	0	167
Banco Portugues do Atlantico, E.P.	0	1,025	79,751	0	79,751
Banco Real, S.A.	32	107	32,196	42,889	75,085
Banco Santander	0	312	11,672	0	11,672
Banco Union, S.A.C.A.	0	555	38,530	16,894	55,424
Bank Hapoalim, B.M.	0	1,240	160,352	0	160,352
Bank Leumi le-Israel, B.M.	374	1,563	259,425	91,001	350,426
Banque Nationale de Paris	1,925	608	67,882	106,949	174,831
Banque Sudameris	1,363	6,949	192,859	415,386	608,245
Barclays Bank PLC	171,636	13,205	728,739	728,305	1,457,044
Barclays Bank PLC (Miami)	0	0	0	0	0
B.C.C.I. (Overseas) Limited	0	0	18,054	0	18,054
Credit Lyonnais	0	132	5,239	95,159	100,398
Credit Suisse	236	1,129	82,409	226,899	309,308
Deutsch-Sudamerikanische Bank	1,878	13,669	1,066,687	226,186	1,292,873
Israel Discount Bank Ltd.	222	1,570	64,368	46,598	210,966
Korea Exchange Bank	0	753	15,651	0	15,651
Lloyds Bank PLC	271	251	20,255	425,301	445,556
Standard Chartered Bank	4,416	297	53,625	0	53,625
Swiss Bank Corporation	0	437	9,939	267,143	277,082
The Bank of Tokyo, Ltd.	9,006	4,842	219,314	191,884	411,198
The Daiwa Bank, Ltd. (Miami)	0	0	0	0	0
The Daiwa Bank, Ltd. (Tampa)	0	0	0	0	0
The Royal Bank of Canada	408	3,694	202,387	508,502	710,889
Vereins-und Westbank AG	0	32,505	502,512	20,970	523,482
TOTALS	227,952	126,014	5,843,036	4,948,201	10,791,237

REPORT OF CONDITION
STATE-LICENSED FOREIGN BANK AGENCIES
December 31, 1990
(All amounts in thousands)

Institution	Total Deposits	Fed Funds Purchased / Sec. Sold	Other Liab. Borrowed Money	Liab. On Acceptances Executed / Outstanding
Algemene Bank Nederland, N.V.	355,502	0	331	280
American Express Bank Ltd.	15,031	0	0	0
Atlantic Security Bank	57,375	4,125	347	2,580
Banca Nazionale del Lavoro	273,469	0	0	60
Banco Atlantico, S.A.	218,117	0	0	3,150
Banco Bilbao Vizcaya, S.A.	267,387	0	9,763	102
Banco Central, S.A.	53,605	0	0	0
Banco de la Nacion Argentina	33,470	0	60,000	709
Banco del Pichincha, C.A.	39,864	2,200	3	4,068
Banco do Brasil, S.A.	25,254	0	83,928	83
Banco do Estado de Sao Paulo, S.A.	343,108	0	45,911	11,802
Banco Espanol de Credito, S.A.	73,577	0	0	0
Banco Exterior de Espana	213,199	0	10,000	490
Banco Exterior de los Andes y de Espana	148,754	0	954	1,726
Banco Ganadero, S.A.	160,148	6,500	0	0
Banco Hispano Americano, S.A.	20,046	6,054	0	6,550
Banco Industrial de Venezuela, C.A.	3,449	0	8,000	0
Banco Internacional de Costa Rica, S.A.	115,244	75,010	0	9,196
Banco Mercantil, S.A.C.A.	335,162	0	0	5,431
Banco Mercantil, S.A.C.A. (CG)	0	0	0	0
Banco Nacional, S.A.	128,697	0	5,951	0
Banco Popular de Puerto Rico	2	0	22	0
Banco Portugues do Atlantico, E.P.	59,576	0	0	0
Banco Real, S.A.	30,595	0	43,351	269
Banco Santander	0	0	0	0
Banco Union, S.A.C.A.	55,270	0	0	0
Bank Hapoalim, B.M.	157,865	0	0	0
Bank Leumi le - Israel, B.M.	346,432	0	0	374
Banque Nationale de Paris	155,231	15,000	0	2,522
Banque Sudameris	574,480	23,130	0	3,395
Barclays Bank PLC	1,204,403	0	71,172	171,636
Barclays Bank PLC (Miami)	0	0	0	0
B.C.C.I. (Overseas) Limited	0	0	0	0
Credit Lyonnais	99,674	0	0	0
Credit Suisse	304,585	0	0	236
Deutsch-Sudamerikanische Bank	1,250,384	12,500	14,250	1,953
Israel Discount Bank Ltd.	208,156	0	0	222
Korea Exchange Bank	3,257	0	6,700	0
Lloyds Bank PLC	440,357	0	0	271
Standard Chartered Bank	1,949	0	0	4,416
Swiss Bank Corporation	273,458	0	0	0
The Bank of Tokyo, Ltd.	397,929	0	971	9,006
The Daiwa Bank, Ltd. (Miami)	0	0	0	0
The Daiwa Bank, Ltd. (Tampa)	0	0	0	0
The Royal Bank of Canada	700,158	0	0	672
Vereins- und Westbank AG	483,213	0	30,540	0
TOTALS	9,627,432	144,519	392,194	241,199

REPORT OF CONDITION
STATE-LICENSED FOREIGN BANK AGENCIES

December 31, 1990

(All amounts in thousands)

Institution	Other Liab. To Nonrelated Parties	Total Liab. To Nonrelated Parties	Net Due To Head Office / Other Related Institutions	Total Liabilities
Algemene Bank Nederland, N.V.	3,941	360,054	0	360,054
American Express Bank Ltd.	299	15,330	0	15,330
Atlantic Security Bank	724	65,151	6,663	71,814
Banca Nazionale del Lavoro	2,280	275,809	0	275,809
Banco Atlantico, S.A.	2,772	224,039	0	224,039
Banco Bilbao Vizcaya, S.A.	3,488	280,740	0	280,740
Banco Central, S.A.	466	54,071	12,465	66,536
Banco de la Nacion Argentina	17,661	111,840	0	111,840
Banco del Pichincha, C.A.	258	46,393	49,871	96,264
Banco do Brasil, S.A.	439	109,704	0	109,704
Banco do Estado de Sao Paulo, S.A.	5,069	405,890	0	405,890
Banco Espanol de Credito, S.A.	1,313	74,890	0	74,890
Banco Exterior de Espana	1,767	225,456	8,274	233,730
Banco Exterior de los Andes y de Espana	1,434	152,868	0	152,868
Banco Ganadero, S.A.	1,682	168,330	0	168,330
Banco Hispano Americano, S.A.	636	33,286	4,540	37,826
Banco Industrial de Venezuela, C.A.	529	11,978	45,413	57,391
Banco Internacional de Costa Rica, S.A.	657	200,107	26,510	226,617
Banco Mercantil, S.A.C.A.	2,252	342,845	0	342,845
Banco Mercantil, S.A.C.A. (CG)	0	0	0	0
Banco Nacional, S.A.	1,993	136,641	0	136,641
Banco Popular de Puerto Rico	80	104	63	167
Banco Portugues do Atlantico, E.P.	1,043	60,619	19,132	79,751
Banco Real, S.A.	870	75,085	0	75,085
Banco Santander	2	2	11,670	11,672
Banco Union, S.A.C.A.	154	55,424	0	55,424
Bank Hapoalim, B.M.	1,501	159,366	986	160,352
Bank Leumi le-Israel, B.M.	3,620	350,426	0	350,426
Banque Nationale de Paris	2,078	174,831	0	174,831
Banque Sudameris	7,240	608,245	0	608,245
Barclays Bank PLC	9,833	1,457,044	0	1,457,044
Barclays Bank PLC (Miami)	0	0	0	0
B.C.C.I. (Overseas) Limited	0	0	18,054	18,054
Credit Lyonnais	724	100,398	0	100,398
Credit Suisse	4,487	309,308	0	309,308
Deutsch-Südamerikanische Bank	13,786	1,292,873	0	1,292,873
Israel Discount Bank Ltd.	2,588	210,966	0	210,966
Korea Exchange Bank	160	10,117	5,534	15,651
Lloyds Bank PLC	4,928	445,556	0	445,556
Standard Chartered Bank	139	6,504	47,121	53,625
Swiss Bank Corporation	3,624	277,082	0	277,082
The Bank of Tokyo, Ltd.	3,292	411,198	0	411,198
The Daiwa Bank, Ltd. (Miami)	0	0	0	0
The Daiwa Bank, Ltd. (Tampa)	0	0	0	0
The Royal Bank of Canada	10,059	710,889	0	710,889
Vereins- und Westbank AG	9,729	523,482	0	523,482
TOTALS	129,597	10,534,941	256,296	10,791,237

REPORT OF INCOME
STATE-LICENSED FOREIGN BANK AGENCIES

December 31, 1990

(All amounts are in thousands)

Institution	Interest And Fees On Loans	Interest On Balances With Dep. Inst.	Interest On Fed Funds Purchased / Sec. Sold	U.S. Treas. Sec.	Interest Other Gov't Oblig.
Algemene Bank Nederland, N.V.	48,754	0	6,772	0	0
American Express Bank Ltd.	643	968	6	0	0
Atlantic Security Bank	5,923	8	919	0	0
Banca Nazionale del Lavoro	5,467	19,852	223	0	0
Banco Atlantico, S.A.	2,922	12,426	5,923	0	0
Banco Bilbao Vizcaya S.A.	27,577	0	1,208	0	0
Banco Central, S.A.	4,350	0	1,704	0	0
Banco de la Nacion Argentina	4,402	6,711	293	0	0
Banco del Pichincha International	3,707	1,176	1,666	0	0
Banco do Brasil, S.A.	3,160	20,687	0	0	0
Banco do Estado de Sao Paulo	37,618	657	585	0	0
Banco Espanol de Credito, S.A.	1,751	4,946	148	0	0
Banco Exterior de Espana	10,152	7,497	461	0	938
Banco Exterior de los Andes y de Espana	3,601	5,455	2,330	22	443
Banco Ganadero, S.A.	15,949	0	769	967	148
Banco Hispano Americano, S.A.	1,150	544	162	0	0
Banco Industrial de Venezuela, C.A.	1,308	135	1,891	59	0
Banco Internacional de Costa Rica, S.A.	5,566	5,114	7,028	0	259
Banco Mercantil, S.A.C.A.	5,124	25,258	3,677	105	1,048
Banco Mercantil, S.A.C.A. (CG)	0	0	0	0	0
Banco Nacional, S.A.	5,645	8,406	204	0	0
Banco Popular de Puerto Rico	0	0	0	0	0
Banco Portugues do Atlantico, E.P.	2,081	1,671	0	0	2,672
Banco Real, S.A.	4,657	0	1,013	0	0
Banco Santander	1,264	38	31	0	0
Banco Union, S.A.C.A.	56	161	161	0	29
Bank Hapoalim, B.M.	2,022	14,642	0	0	0
Bank Leumi le-Israel, B.M.	5,582	21,105	0	0	0
Banque Nationale de Paris	5,262	8,655	1,357	0	0
Banque Sudameris	22,901	43,228	2,110	8	0
Barclays Bank PLC	47,348	76,369	0	0	0
Barclays Bank PLC (Miami)	0	0	0	0	0
B.C.C.I. (Overseas) Limited	11,418	11,064	1,843	0	0
Credit Lyonnais	12,526	0	523	0	0
Credit Suisse	4,677	22,119	321	0	0
Deutsch-Sudamerikanische Bank	17,307	104,538	1,315	0	0
Israel Discount Bank Ltd.	3,108	15,882	162	6	0
Korea Exchange Bank	298	58	1	0	0
Lloyds Bank PLC	34,565	1,116	3	0	0
Standard Chartered Bank	7,216	160	0	0	0
Swiss Bank Corporation	634	70,327	0	0	0
The Bank of Tokyo, Ltd.	18,761	25,354	6	0	0
The Daiwa Bank, Ltd. (Miami)	0	0	0	0	0
The Daiwa Bank, Ltd. (Tampa)	0	0	0	0	0
The Royal Bank of Canada	14,810	853	44,387	23	0
Vereins- und Westbank AG	12,602	68,507	1,015	0	0
TOTALS	423,864	605,687	90,217	1,190	5,537

REPORT OF INCOME
STATE—LICENSED FOREIGN BANK AGENCIES

December 31, 1990

(All amounts are in thousands)

Institution	Interest On Other Bonds Notes and Debentures	Service Charges / Domestic Offices	Other Service Charges And Fees	Other Income	Total Operating Income
Algemene Bank Nederland, N.V.	0	0	1,583	217	57,326
American Express Bank Ltd.	0	2	592	1	2,212
Atlantic Security Bank	2,220	0	1,503	65	10,638
Banca Nazionale del Lavoro	169	12	354	343	26,420
Banco Atlantico, S.A.	0	0	1,023	460	22,754
Banco Bilbao Vizcaya S.A.	0	1,008	351	469	30,613
Banco Central, S.A.	0	0	260	203	6,517
Banco de la Nacion Argentina	883	0	346	17	12,652
Banco del Pichincha International	0	52	719	171	7,491
Banco do Brasil, S.A.	0	0	222	229	24,298
Banco do Estado de Sao Paulo	0	0	669	168	39,697
Banco Espanol de Credito, S.A.	0	0	59	0	6,904
Banco Exterior de Espana	0	166	493	84	19,791
Banco Exterior de los Andes y de Espana	4	0	1,001	114	12,970
Banco Ganadero, S.A.	274	19	435	0	18,561
Banco Hispano Americano, S.A.	0	0	6	0	1,862
Banco Industrial de Venezuela, C.A.	0	2	72	1,673	5,140
Banco Internacional de Costa Rica, S.A.	34	447	1,468	10	19,926
Banco Mercantil, S.A.C.A.	5	242	1,386	277	37,122
Banco Mercantil, S.A.C.A. (CG)	0	0	0	0	0
Banco Nacional, S.A.	0	0	323	44	14,622
Banco Popular de Puerto Rico	0	0	0	1	1
Banco Portugues do Atlantico, E.P.	0	0	88	0	6,512
Banco Real, S.A.	0	9	124	0	5,803
Banco Santander	0	0	5	161	1,499
Banco Union, S.A.C.A.	0	0	8	1	416
Bank Hapoalim, B.M.	0	0	424	0	17,088
Bank Leumi le—Israel, B.M.	3,574	35	888	117	31,301
Banque Nationale de Paris	0	15	1,182	123	16,594
Banque Sudameris	0	0	982	244	69,473
Barclays Bank PLC	0	1,671	4,240	1,249	130,877
Barclays Bank PLC (Miami)	0	0	0	0	0
B.C.C.I. (Overseas) Limited	0	0	1,885	566	26,776
Credit Lyonnais	0	29	19	41	13,138
Credit Suisse	7	99	130	223	27,576
Deutsch—Sudamerikanische Bank	4,759	586	2,928	2,113	133,546
Israel Discount Bank Ltd.	288	72	411	27	19,956
Korea Exchange Bank	0	0	67	3	427
Lloyds Bank PLC	0	81	918	0	36,683
Standard Chartered Bank	0	0	628	2	8,006
Swiss Bank Corporation	0	325	152	(18)	71,420
The Bank of Tokyo, Ltd.	0	76	1,017	318	45,532
The Daiwa Bank, Ltd. (Miami)	0	0	0	0	0
The Daiwa Bank, Ltd. (Tampa)	0	0	0	0	0
The Royal Bank of Canada	0	8	578	145	60,804
Vereins—und Westbank AG	772	0	1,187	527	84,610
TOTALS	12,989	4,956	30,726	10,388	1,185,554

REPORT OF INCOME
STATE-LICENSED FOREIGN BANK AGENCIES

December 31, 1990

(All amounts in thousands)

Institution	Salaries And Benefits	Expense On Deposits	Expense Of Fed Funds Purch. / Sec. Sold	Expense Of Other Borrowed Money	Net Occ. Exp.	Furn. / Equip. Exp.	Prov. For Loan Loss	Other Oper. Exp.
Algemene Bank Nederland, N.V.	1,841	37,058	4,493	8,524	427	414	(21)	2,055
American Express Bank Ltd.	426	1,442	0	13	99	28	0	224
Atlantic Security Bank	2,552	5,193	290	0	298	210	782	1,415
Banca Nazionale del Lavoro	1,467	22,411	88	20	568	73	847	593
Banco Atlantico, S.A.	1,318	17,306	0	0	194	62	0	2,075
Banco Bilbao Vizcaya, S.A.	1,976	24,975	49	10	448	137	0	1,537
Banco Central, S.A.	466	4,266	19	0	330	3	891	511
Banco de la Nacion Argentina	731	3,550	4,142	7,282	88	75	0	221
Banco del Pichincha International	859	2,972	2,145	2	160	120	0	541
Banco do Brasil, S.A.	1,028	11,277	0	10,528	290	101	83	445
Banco do Estado de Sao Paulo	1,715	29,800	1,704	0	254	71	0	736
Banco Espanol de Credito, S.A.	704	5,728	0	0	205	91	18	340
Banco Exterior de Espana	1,815	14,012	347	1,895	255	315	92	1,060
Banco Exterior de los Andes y de Espana	997	9,933	0	152	203	138	178	791
Banco Ganadero, S.A.	1,013	12,797	157	0	368	235	0	1,491
Banco Hispano Americano, S.A.	404	695	64	0	114	94	0	124
Banco Industrial de Venezuela, C.A.	1,055	182	540	2,523	199	50	0	3,864
Banco Internacional de Costa Rica, S.A.	2,057	7,437	6,640	107	354	106	202	1,102
Banco Mercantil, S.A.C.A.	2,277	25,495	0	29	992	480	700	5,019
Banco Mercantil, S.A.C.A. (CG)	0	0	0	0	0	0	0	0
Banco Nacional, S.A.	452	12,199	2	41	256	131	0	236
Banco Popular de Puerto Rico	533	0	0	0	41	28	0	(601)
Banco Portugues do Atlantico, E.P.	348	4,044	0	1,280	140	68	80	131
Banco Real, S.A.	246	824	0	3,731	52	23	0	89
Banco Santander	327	819	6	0	90	4	0	131
Banco Union, S.A.C.A.	46	279	0	0	11	10	0	23
Bank Hapoalim, B.M.	462	14,378	0	0	65	0	54	1,147
Bank Leumi le-Israel, B.M.	1,336	26,464	0	0	162	107	532	1,047
Banque Nationale de Paris	1,095	9,505	3,015	150	254	83	3,800	636
Banque Sudameris	1,984	45,069	6	16,220	621	223	0	1,216
Barclays Bank PLC	7,216	70,754	0	38,246	1,152	451	547	1,967
Barclays Bank PLC (Miami)	0	0	0	0	0	0	0	0
B.C.C.I. (Overseas) Limited	3,890	20,700	135	0	1,038	1,114	9,324	12,510
Credit Lyonnais	566	12,626	0	0	176	88	0	361
Credit Suisse	1,181	24,616	3	0	433	88	116	820
Deutsch-Sudamerikanische Bank	5,247	110,667	1,641	0	903	375	0	2,978
Israel Discount Bank Ltd.	1,803	15,406	17	0	140	97	383	592
Korea Exchange Bank	238	13	14	273	13	89	0	196
Lloyds Bank PLC	1,253	31,867	0	19	329	170	0	415
Standard Chartered Bank	795	2,016	0	3,984	112	64	0	1,027
Swiss Bank Corporation	894	67,325	0	0	224	50	0	417
The Bank of Tokyo, Ltd.	1,270	24,333	0	14,985	406	98	0	621
The Daiwa Bank, Ltd. (Miami)	0	0	0	0	0	0	0	0
The Daiwa Bank, Ltd. (Tampa)	0	0	0	0	0	0	0	0
The Royal Bank of Canada	1,371	51,159	2,394	0	321	127	0	823
Vereins- und Westbank AG	2,247	61,714	70	16,810	761	127	1,381	1,269
TOTALS	59,501	843,306	27,981	126,824	13,546	6,418	19,989	52,195

REPORT OF INCOME
STATE-LICENSED FOREIGN BANK AGENCIES
December 31, 1990
(All amounts in thousands)

Institution	Total Operating Expense	Income Before Taxes & Gains / Losses		Sec. Income Gains / Losses	Extra. Items	Net Income
		Taxes				
Algemene Bank Nederland, N.V.	54,791	2,535	1,000	0	0	1,535
American Express Bank Ltd.	2,232	(20)	92	0	0	(112)
Atlantic Security Bank	10,740	(102)	0	0	0	(102)
Banca Nazionale del Lavoro	26,067	353	0	0	544	897
Banco Atlantico, S.A.	20,955	1,799	158	0	0	1,641
Banco Bilbao Vizcaya, S.A.	29,132	1,481	0	0	0	1,481
Banco Central, S.A.	6,486	31	0	0	0	31
Banco de la Nacion Argentina	16,089	(3,437)	0	0	0	(3,437)
Banco del Pichincha International	6,799	692	0	0	0	692
Banco do Brasil, S.A.	23,752	546	0	0	0	546
Banco do Estado do Sao Paulo	34,280	5,417	0	0	0	5,417
Banco Espanol de Credito, S.A.	7,086	(182)	30	0	0	(212)
Banco Exterior de Espana	19,791	0	0	0	0	0
Banco Exterior de los Andes y de Espana	12,392	578	0	0	0	578
Banco Ganadero, S.A.	16,061	2,500	0	0	0	2,500
Banco Hispano Americano, S.A.	1,495	367	0	0	0	367
Banco Industrial de Venezuela, C.A.	8,413	(3,273)	0	0	4,342	1,069
Banco Internacional de Costa Rica, S.A.	18,005	1,921	0	0	0	1,921
Banco Mercantil, S.A.C.A.	34,992	2,130	0	0	0	2,130
Banco Mercantil, S.A.C.A. (CG)	0	0	0	0	0	0
Banco Nacional, S.A.	13,317	1,305	0	0	0	1,305
Banco Popular de Puerto Rico	1	0	0	0	0	0
Banco Portugues do Atlantico, E.P.	6,091	421	0	0	0	421
Banco Real, S.A.	4,965	838	0	0	0	838
Banco Santander	1,377	122	0	0	0	122
Banco Union, S.A.C.A.	369	47	3	0	0	44
Bank Hapoalim, B.M.	16,106	982	0	0	0	982
Bank Leumi le-Israel, B.M.	29,648	1,653	0	0	0	1,653
Banque Nationale de Paris	18,538	(1,944)	498	0	0	(2,442)
Banque Sudameris	65,339	4,134	20	0	0	4,114
Barclays Bank PLC	120,333	10,544	0	0	0	10,544
Barclays Bank PLC (Miami)	0	0	0	0	0	0
B.C.C.I. (Overseas) Limited	48,711	(21,935)	0	0	0	(21,935)
Credit Lyonnais	13,817	(679)	24	0	0	(703)
Credit Suisse	27,257	319	60	0	0	259
Deutsch-Sudamerikanische Bank	121,811	11,735	635	(412)	210	10,898
Israel Discount Bank Ltd.	18,438	1,518	25	0	0	1,493
Korea Exchange Bank	836	(409)	0	0	0	(409)
Lloyds Bank PLC	34,053	2,630	0	0	0	2,630
Standard Chartered Bank	7,998	8	0	0	0	8
Swiss Bank Corporation	68,910	2,510	682	0	0	1,828
The Bank of Tokyo, Ltd.	41,713	3,819	89	0	0	3,730
The Daiwa Bank, Ltd. (Miami)	0	0	0	0	0	0
The Daiwa Bank, Ltd. (Tampa)	0	0	0	0	0	0
The Royal Bank of Canada	56,195	4,609	0	0	0	4,609
Vereins- und Westbank AG	84,379	231	0	0	0	231
TOTALS	1,149,760	35,794	3,316	(412)	5,096	37,162

CHANGES IN NUMBER OF STATE NONDEPOSIT TRUST COMPANIES

December 31, 1989

Total number of nondeposit trust companies	13
New nondeposit trust companies opened	+1
Net Change	+1

December 31, 1990

Total number of nondeposit trust companies	14
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NEW NONDEPOSIT TRUST COMPANIES OPENED

225-T Merrill Lynch Trust Company of St. Petersburg, St. Petersburg, opened on January 29, 1990.

CHANGES TO NONDEPOSIT TRUST COMPANY NAMES

225-T Merrill Lynch Trust Company of St. Petersburg, St. Petersburg, changed its name to "Merrill Lynch Trust Company of the South" on June 14, 1990.

NONDEPOSIT TRUST COMPANIES CHANGES TO COMMON STOCK

No state trust company increased or decreased their common stock during calendar year 1990.

STATE NONDEPOSIT TRUST COMPANIES CONDENSED STATEMENT OF CONDITION At December 31, 1990

(All amounts are in thousands)

(Proprietary assets only; does not include fiduciary/trust assets)

No.	Name	Date Opened	1990		1989	
			Total Assets	Total Capital	Total Assets	Total Capital
97-T	Bessemer Trust Co. of Fl., Palm Beach	09/22/30	\$4,453	\$3,669	\$5,281	\$ 4,218
183-T	American Savings Trust, Miami Beach	11/29/79	2,328	1,832	2,187	1,745
184-T	AmeriFirst Florida Trust Co., Miami	11/30/79	1,774	1,644	1,775	1,414
192-T	Manufacturers Hanover Trust Co. of Fl., Miami	02/05/82	3,652	3,449	3,126	3,001
198-T	Harris Trust Co. of Fl., West Palm Beach	08/13/82	2,322	2,164	2,207	2,073
209-T	Brown Brothers Harriman Trust Co. of Fl., Naples	04/10/86	1,149	1,067	1,123	1,045
210-T	Marshall & Ilsley Trust Co. of Fl., Naples	05/05/86	6,355	3,687	8,749	3,305
211-T	Templeton Fund Trust Company, St. Petersburg	08/15/86	9,604	5,602	7,509	4,405
213-T	Members Trust Co., Tampa	02/02/87	1,019	1,019	1,029	1,029
215-T	Florida Trust Services of Ohio Bancorp., Naples	02/23/87	2,017	2,013	1,997	1,995
219-T	First Credit Union Trust Co., Miami Springs	07/01/88	2,111	2,065	2,060	2,047
220-T	The Trust Company of the South, Miami	11/21/88	2,784	2,715	2,609	2,608
221-T	SouthTrust Estate & Trust Co., Inc., South Pasadena	01/27/89	7,185	7,158	6,988	7,028
225-T	Merrill Lynch Trust Company of the South, St. Petersburg	01/29/90	2,148	2,025	NA	NA
TOTALS			\$48,901	\$40,109	\$46,640	\$35,913

STATE NONDEPOSIT TRUST COMPANIES
COMPARATIVE STATEMENT OF CONDITION AND INCOME
At December 31, 1990

(All amounts are in thousands)

(Proprietary assets only; does not include fiduciary/trust assets)

	1990		1989	
	Amount	Percent	Amount	Percent
ASSETS				
Cash	\$10,395	21.3	\$13,280	28.5
U.S. government obligations	21,176	43.3	15,998	34.3
State & local government obligations	3,803	7.8	7,297	15.7
Other securities (including federal funds)	4,967	10.2	2,101	4.5
Bank premises, furniture & fixtures	1,850	3.8	1,699	3.6
Other assets	6,710	13.6	6,265	13.4
TOTAL ASSETS	\$48,901	100.0	\$46,640	100.0
LIABILITIES				
Other liabilities	\$ 8,792	18.0	\$10,727	23.0
TOTAL LIABILITIES	\$ 8,792	18.0	\$10,727	23.0
CAPITAL				
Common stock at par	\$11,853	24.2	\$10,853	23.3
Surplus	13,490	27.6	12,990	27.8
Undivided profits & capital reserves	14,766	30.2	12,070	25.9
TOTAL CAPITAL	\$40,109	82.0	\$35,913	77.0
TOTAL LIABILITIES AND CAPITAL	\$48,901	100.0	\$46,640	100.0
OPERATING INCOME				
Income from fiduciary activities	\$31,072	91.5	\$24,658	88.4
Interest on balances in depository institutions	483	1.4	383	1.4
Interest on dividends on securities	2,414	7.1	2,840	10.2
TOTAL OPERATING INCOME	\$33,969	100.0	\$27,881	100.0
OPERATING EXPENSE				
Salaries & employee benefits	\$13,387	39.4	\$10,894	39.1
Occupancy expense	2,653	7.8	2,103	7.5
Other operating expense	11,126	32.8	8,522	30.6
TOTAL OPERATING EXPENSE	\$27,166	80.0	\$21,519	77.2
Net income before taxes & extraordinary items	\$ 6,803	20.0	\$ 6,362	22.8
Income taxes	2,284	6.7	2,166	7.8
NET INCOME	\$ 4,519	13.3	\$ 4,196	15.0

CASES IN LITIGATION DURING CALENDAR YEAR 1990

1. Chemical New York Corp./Nonbank Banking, Case No. 2217-B-12/86. A nonbank bank case.
2. Jay Rosen, Case No. 2288-B-7/87. A case involving officer removal.
3. Midlantic National Bank and Trust Company of Florida, Case No. 2293-B-7/87. A case involving the appointment of a receiver for an insolvent financial institution.
4. Manufacturer's National Trust Company of Florida, Case No. 2295-B-7/87. A nonbank bank case.
5. Commonwealth Savings and Loan Association, Case No. 2412-B-6/88. A case involving the appointment of a receiver for an insolvent financial institution.
6. CenTrust Bank, a State Savings Bank, Case No. 2423-B-7/88. A case involving the appointment of a receiver for an insolvent financial institution.
7. E. Joseph Kendell, Jr., Case No. 2473-B-11/88. A case involving officer removal.
8. Wellington International/Nicholas Cure, Case No. 2484-B-12/88. A case involving officer removal.
9. Interstate Bank of Commerce, Case No. 2502-B-1/89. A case involving the appointment of a receiver for an insolvent financial institution.
10. Commerce Bank of Tampa, Case No. 2531-B-4/89. A case involving the appointment of a receiver for an insolvent financial institution.
11. Barry Chapnick, Case No. 2539-B-5/89. A case involving officer removal.
12. Jason Chapnick, Case No. 2540-B-5/89. A case involving officer removal.
13. Jerry Woda, Case No. 2541-B-5/89. A case involving officer removal.
14. Felix Adams, Case No. 2542-B-5/89. A case involving officer removal.
15. CreditBank, Case No. 2549-B-6/89. A case involving the appointment of a receiver for an insolvent financial institution.
16. William W. Landa, Change of Control of First American Bank and Trust, Case No. 2672-B-8/89. A case involving change of control of a financial institution.
17. Bank M, Case No. 2681-B-8/89. A case involving the appointment of a receiver for an insolvent financial institution.
18. Key Biscayne Bank and Trust Company/Kardonski, Case No. 2687-B-9/89. A case involving change of control of a financial institution.
19. Stephen M. Duckworth, Case No. 2698-B-10/89. A case involving officer removal.
20. CenTrust Bank, a State Savings Bank, Case No. 2705-B-11/89. A case involving a cease and desist order.
21. David Paul, Case No. 2711-B-11/89. A case involving officer removal.
22. Lafayette County State Bank/Primm, Case No. 2723-B-1/90. A case involving officer removal.
23. Humberto I. Menendez, Case No. 2726-B-1/90. A case involving the removal of a bank employee.
24. BCCI/License Revocation, Case No. 2729-B-1/90. A case involving an international bank agency's license.
25. First American Native Investment Bank, Case No. 2732-B-1/90. A case involving an illegal bank.
26. Imperial Bank, Case No. 2746-B-3/90. A case involving the appointment of a receiver for an insolvent financial institution.
27. Tucker State Bank of Jacksonville, Case No. 2748-B-4/90. A case involving the appointment of a receiver for an insolvent financial institution.
28. American Pioneer Savings Bank, Case No. 2754-B-4/90. A case involving the appointment of a receiver for an insolvent financial institution.
29. Transflorida Bank of Palm Beach/Euroholdings, Inc., Case No. 2767-B-5/90. A case involving change of control of a financial institution.
30. Pine Banking Corp./DeNovo, Case No. 2770-B-5/90. A case involving change of control of a financial institution.
31. Continental Illinois - Eleventh Circuit/Removal, Case No. 2775-F-5/90. A nonbank bank case.
32. Great Life Savings Association, Case No. 2779-B-6/90. A case involving the appointment of a receiver for an insolvent financial institution.
33. Investors of Florida Savings Bank, Case No. 2780-B-6/90. A case involving the appointment of a receiver for an insolvent financial institution.
34. First Venice Savings and Loan Association, Case No. 2781-B-6/90. A case involving the appointment of a receiver for an insolvent financial institution.
35. Roy Talmo, Case No. 2787-B-7/90. A case involving officer removal.
36. Peter Key, Case No. 2790-B-7/90. A case involving officer removal.
37. Professional Savings Bank, Case No. 2802-B-7/90. A case involving the appointment of a receiver for an insolvent financial institution.
38. Ambassador Savings and Loan Association, Case No. 2811-B-8/90. A case involving the appointment of a receiver for an insolvent financial institution.
39. Michael Albano, Case No. 2816-B-9/90. A case involving officer removal.
40. International Savings and Loan Association, Case No. 2837-B-10/90. A case involving the appointment of a receiver for an insolvent financial institution.
41. Gold Coast Savings Bank, Case No. 2840-B-10/90. A case involving the appointment of a receiver for an insolvent financial institution.
42. Bank of Jackson County - Merger Application, Case No. 2842-B-10/90. A case involving a bank merger.
43. First Commercial Bank of Florida, Case No. 2849-B-11/90. A case involving appointment of a receiver for an insolvent financial institution.
44. Housing Finance Authority of Dade Co. vs. Comptroller, Case No. 2865-B-12/90. A case involving the authority to charter a bank.

ORDERS OF GENERAL APPLICATION

1. 11/18/80 State-Chartered Banks - Investment in Gold
2. 11/18/80 State-Chartered Banks - Computation of Loan Liabilities
3. 05/08/81 State-Chartered Savings and Loan Associations - Underwriting of Securities Pursuant to Conversion
4. 05/08/81 State-Chartered Banks - Purchase of Stock in Bankers' Bank
5. 05/08/81 State-Chartered Banks - Adjustable-Rate Mortgages
6. 05/08/81 State-Chartered Savings and Loan Associations - Repurchase Agreements
7. 06/09/81 State-Chartered Banks - Loan Agreements Providing a Share in Profits, Income, or Earnings
8. 07/09/81 State-Chartered Savings and Loan Associations - Mergers for Supervisory Reasons
9. 11/03/81 State-Chartered Savings and Loan Associations - Treatment of Gains and Losses on the Sale or Other Disposition of Mortgage Assets, Mortgage-Related Securities, and Debt Securities
10. 01/12/82 State-Chartered Banks - Establishment of Trust Representative Offices
11. 02/10/82 State-Chartered Savings and Loan Associations - Loans Secured by Savings Accounts
12. 05/24/82 State-Chartered Savings and Loan Associations - Mergers for Supervisory Reasons
13. 05/28/82 State-Chartered Banks - Reorganization by Reverse Triangular Mergers
14. 07/13/82 State-Chartered Savings and Loan Associations - Organization, Merger and Acquisition of Interim Savings and Loan Associations
15. 08/12/82 State-Chartered Savings and Loan Associations - Investment in Financial Institutions
16. 10/05/82 State-Chartered Banks - Servicing of Mortgage and Other Loans as Agent
17. 12/28/82 State-Chartered Savings and Loan Associations - Mergers for Supervisory Reasons
18. 09/02/83 State-Chartered Credit Unions - Defining "Members of Their Immediate Families" as this clause is used in the Credit Union's Field of Membership
19. 11/21/83 State-Chartered Bankers' Bank - Investment Powers
20. 04/06/84 State-Chartered Banks - Investment in Out-of-State Savings and Loan Association Certificates of Deposit
21. 04/16/84 State-Chartered Banks - Purchase of Shares in Money Market Mutual Funds
22. 04/17/84 State-Chartered Savings and Loan Associations - Providing Security for Eurodollar Deposits
23. 06/20/84 State-Chartered Savings and Loan Associations - Providing Security for Eurodollar Deposits (Order Amending Order of General Application Dated 04/17/84)
24. 08/17/84 State-Chartered Banks - Investment in Student Loan Marketing Association ("SALLIE MAE") Stock
25. 11/01/84 State-Chartered Bankers' Banks - Lending Limitations
26. 12/20/84 State-Chartered Credit Unions - Appointment of Supervisory Committee
27. 12/20/84 State-Chartered Savings and Loan Associations - Finance Subsidiaries of Florida Associations
28. 01/09/85 State-Chartered Savings and Loan Associations - Loan Production Offices of Florida Associations
29. 01/14/85 State-Chartered Banks - Expenditures Related to Other Real Estate
30. 06/24/85 State-Chartered Banks - Adjustable-Rate Mortgages (Order Rescinding Order of General Application dated 05/08/81)
31. 08/13/85 State-Chartered Savings and Loan Associations - Demand Accounts and Negotiable Orders of Withdrawal (NOW Accounts)
32. 09/12/85 State-Chartered Savings and Loan Associations - Demand Accounts (Order Amending Order of General Application Dated 8/13/85)
33. 04/06/87 State-Chartered Associations - Authority to Act as Trustee or Custodian for Self-Directed Retirement Accounts
34. 09/21/87 State-Chartered Savings and Loan Associations - Investments in Gold Eagle Coins
35. 03/14/88 State-Chartered Savings and Loan Associations - Corporate Titles
36. 11/17/88 State-Chartered Commercial Banks - Statewide Branching
37. 12/27/88 State-Chartered Savings and Loan Associations - Investments in Below Investment Grade Corporate Obligations
38. 10/03/89 State-Chartered Trust Companies - Statewide Branching
39. 11/20/89 Florida Financial Institutions - Disclosure of Deposit Account Information by Financial Institutions for Commercial and Credit Purposes
40. 11/30/90 State-Chartered Banks - Attachments, Injunctions and Executions
41. 03/06/91 Florida Financial Institutions - Reports filed with the Department regarding records of Currency Transactions in excess of \$10,000